HOUSING ELEMENT



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HOUSING ELEMENT

INTRODUCTION



This Housing Element was prepared by the Fresno County Planning & Resource Management Department. It completes Fresno County's updated General Plan *Policy Document*, the other elements of which were adopted by the Board of Supervisors on October 3, 2000.

While there are seven General Plan Elements mandated by the State of California, only the Housing Element must be updated on a schedule determined by the State that is set forth in the Government Code. This Housing Element, due for submission to the State Department of Housing and Community Development (HCD) by June 30, 2002, addresses a five-year planning period ending June 30, 2007.

Like the rest of the General Plan, the Housing Element is a legal document that serves as part of the "blueprint" or "constitution" for physical development in the county. This element's nature, content and purpose is described in the Introduction to the *Policy Document*, Page 1:

"The Housing Element assesses current and projected housing needs and sets out policies and proposals for the improvement of housing and the provision of adequate sites for housing to meet the needs of all economic segments of the community."

This element reflects the County's concurrence with the State Legislature's emphasis on housing issues as stated in the Government Code: "The availability of housing is of vital statewide importance, and the early attainment of decent housing and a suitable living environment for every Californian, including farmworkers, is a priority of the highest order" (Section 65580(a)).

The provision of safe and adequate housing requires the cooperation of the private sector and all levels of government, states the Government Code, adding: "Local and state governments have a responsibility to use the powers vested in them to facilitate the improvement and development of housing to make adequate provision for the housing needs of all economic segments of the community" (Section 65580(d)).

The State acknowledges that jurisdictions must consider many issues and balance competing interests in establishing local housing policy:

"The Legislature recognizes that in carrying out this responsibility, each local government also has the responsibility to consider economic, environmental, and fiscal factors and community goals set forth in the general plan and to cooperate with other local governments and the State in addressing regional housing needs" (Section 65580(e)). The State also recognizes that "each locality is best capable of determining what efforts are required by it to contribute to the attainment of the state housing goal" (Section 65581(c)).

In determining the most appropriate efforts, local governments must rely on input from agencies, organizations and citizens interested in planning and housing issues. Such input is particularly useful in evaluating the varied housing needs and constraints in such a vast and diversified region as Fresno County, and in developing effective programs to remove constraints and meet these needs. Because

public participation is a vital component of development of the Fresno County Housing Element, opportunities for review and comment by interested entities and citizens, the Planning Commission, the Board of Supervisors and the State HCD are built into the process leading up to approval by the County and submittal to the State. The section at the end of this document (Page 7-72) describes public participation in this process.

This document also relies upon data and direction contained in two documents prepared by the Planning & Resource Management Department. Both the five-year Consolidated Plan and the annual Action Plan address federal grant programs made available by the Department of Housing and Urban Development. These programs (Community Development Block Grant, HOME Investment Partnerships Program, and Emergency Shelter Grant) are vital sources of funding for providing affordable housing in Fresno County.

This Housing Element is structured in the same manner as the other elements that make up the *Policy Document* (Introduction, Page 2). It does the following:

- Describes the nature and significance of housing issues in the county (Background Information).
- Sets out policy in text and exhibits for how the County will respond to these issues (Policy).
- Outlines specific programs for implementing policies (Implementation Programs).

Like the other General Plan elements, this Housing Element contains goal statements, amplified by specific policies. Unlike the other General Plan elements, in this Housing Element the goal statements are consolidated in a single section entitled Housing Goals, Policies and Implementation Programs. Each goal statement includes a brief description of the proposed action, the County agencies or departments with primary responsibility for carrying out the program, and the time frame for accomplishing the program.

This Housing Element utilizes the same definitions stated in the Introduction to the *Policy Document* (Page 6) regarding the nature of the following types of statements:

- Goal: Ultimate purpose of an effort stated in a way that is general in nature and immeasurable.
- Policy: Specific statement guiding action and implying clear commitment.
- Standard: A specific, often quantified, guideline incorporated in a policy or implementation program, defining the relationship between two or more variables.
- Implementation Program: An action, procedure, program or technique that carries out general plan policy. Implementation programs also specify primary responsibility for carrying out the action and an estimated time frame for its accomplishment. These time frames are general guidelines and may be adjusted based on County staffing and budgetary considerations.
- Quantified Objective: The number of housing units that the County expects to be constructed and the number of households the County expects will be assisted through

Housing Element programs based on general market conditions during the time frame of the Housing Element.

This document also lists more general Objectives, consistent with previous Housing Elements. These Objectives explain the desired outcomes for specific Goals.

This Housing Element follows other conventions established in the rest of the *Policy Document*: The use of the word "shall" in a policy is an unequivocal directive; "should" is a less rigid directive that will be honored in the absence of compelling or countervailing considerations. The term "County" with a capital "C" refers to the County Board of Supervisors, the Planning Commission, or County agencies and departments that carry out their responsibilities under the direction of the Board of Supervisors. The term "county" with a lower case "c" refers to Fresno County as a geographic area.

BACKGROUND INFORMATION

The County's previous Housing Element was adopted in July 1991. Initiation of a new Housing Element cycle was scheduled for 1996 but was delayed three years when the State deferred the housing allocation process and modified statutory deadlines for submittal of Housing Elements to HCD. While the County's previous Housing Element was written to address a planning period concluding in 1996, the State's deferral caused the planning period to be extended through the end of 1999, complicating evaluation of the document's effectiveness.

Regional Housing Needs Allocation Plan

Housing elements are generally updated on a 7 1/2-year cycle. Housing elements are five-year plans, and their preparation takes place during the first 2 1/2 years of a cycle.

The State initiates a housing element cycle by calculating statewide housing needs that are broken down geographically by HCD and disseminated to Councils of Governments representing the various counties or regions. Councils of Governments distribute the county and regional allocations among the local jurisdictions, and then the local jurisdictions write, review and adopt their housing elements. The housing needs calculated by the State and distributed down to the local level are intended to represent the number of new units necessary to accommodate population growth. They do not include housing units needed to alleviate homelessness or overcrowding among existing residents.

The State calculated housing needs during 2000, and the Council of Fresno County Governments (COG) approved its Regional Housing Needs Allocation Plan in September 2001. The Plan allocates 34,772 housing units among the 15 incorporated cities in Fresno County and the unincorporated area under the jurisdiction of the County.

The State's calculation of housing needs took place prior to the release of data from the 2000 Census, so the basis for the allocations is the 1990 Census, updated annually through State Department of Finance estimates.

Income Levels

During each step of this process, housing allocations are expressed in terms of affordability of housing units to households of various income levels. Four income levels are determined based on comparison to the local median household income. Median income figures are released early each year by HCD for each county in the State. For 2001, \$39,700 was judged to be the median income for a family of four in Fresno County.

The income levels and the limits that applied in 2001 to Fresno County are:

- Very Low Income -- Households with incomes that do not exceed 50 percent of the median household income (\$19,850 or less for a family of four).
- Low Income -- Households with incomes greater than 50 percent, but no more than 80 percent, of the median (\$19,851-\$31,750).

■ Moderate Income -- Households with incomes more than 80 percent, but no more than 120 percent, of the median income (\$31,751-\$47,640).

■ Above Moderate Income -- Households with incomes that exceed 120 percent of the median (more than \$47,640).

Market Areas

The 2001 Fresno County Regional Housing Needs Allocation Plan subdivides the County into five Market Areas where there is an interaction between job availability and housing opportunities. These Market Areas have been named Westside North, Westside South, Fresno-Clovis Metropolitan Area, East Valley, and Sierra Nevada (see Map H-2, next page). Market Area boundaries follow census tracts. More detailed descriptions of the Market Areas and their characteristics are included in the section on Existing Households and Housing Units, Page 7-24)

Previous Housing Needs Allocations Plans prepared in 1984 and 1991 contained seven market areas (see Map H-1, next page). Separate Central Valley and Valley Corridor market areas were identified in addition to the five listed above.

COG decided to consolidate market areas because of developing economic relationships between cities, along with local trends toward longer commutes. The I-5 Business Development Corridor brings together the cities of Firebaugh, Kerman, and Mendota, and the nearby unincorporated communities such as Tranquility and Biola. The Five Cities Economic Development Authority joins the cities of Fowler, Parlier, Reedley, Sanger and Selma.

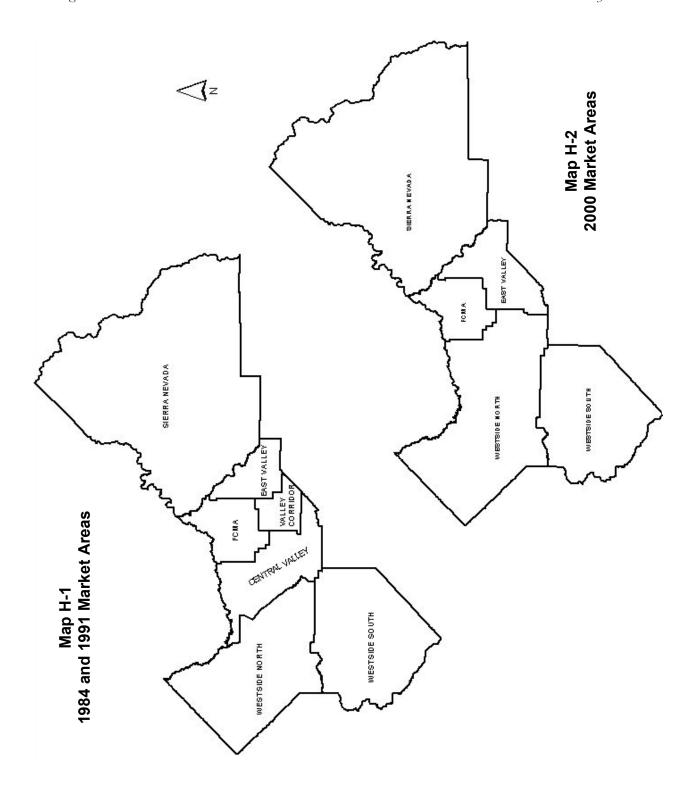
The old Valley Corridor Market Area was combined with the East Valley Market Area. With the exception of one census tract, the old Central Valley Market Area became part of the Westside North Market Area. Census Tract 74 in the southeast corner of the old Central Valley Market Area was attached to the East Valley Market Area because of its proximity to the cities of Selma and Kingsburg.

The modifications mean, as far as these affected market areas are concerned, it is impossible to directly compare this document to previous Housing Elements. The Westside South, Metropolitan Area and Sierra Nevada Market Areas have not been modified; for those areas, comparisons between current and previous Housing Element versions are valid.

COG identified the market areas to facilitate "fair share" or "same share" adjustments to housing allocations. These adjustments tend to equalize the affordability levels of housing units between jurisdictions in a market area.

A jurisdiction with a disproportionately high percentage of lower-income housing units is considered "impacted" and its allocations are adjusted to encourage a better balance of housing affordability levels. For such a jurisdiction, lower-income allocations are reduced and the upper income allocations are increased.

The modifications mean, as far as these affected market areas are concerned, it is impossible to directly compare this document to previous Housing Elements. The Westside South, Metropolitan Area and Sierra Nevada Market Areas have not been modified; for those areas, comparisons between current and previous Housing Element versions are valid.



Source: 2001 Fresno County Regional Housing Needs Allocation Plan, Pages 7-8

COG identified the market areas to facilitate "fair share" or "same share" adjustments to housing allocations. These adjustments tend to equalize the affordability levels of housing units between jurisdictions in a market area.

A jurisdiction with a disproportionately high percentage of lower-income housing units is considered "impacted" and its allocations are adjusted to encourage a better balance of housing affordability levels. For such a jurisdiction, lower-income allocations are reduced and the upper income allocations are increased.

To offset these adjustments, at least one other jurisdiction in the same market area must have its higher-income housing allocations reduced and its lower-income allocations increased. Because of the nature of the existing housing stock in the unincorporated area, this is invariably the effect of "fair share" adjustments on the County. Housing that typically develops in rural areas is considered affordable only to those in the upper income groups because it is situated on large parcels of land and requires separate septic systems and water wells, so the development costs are considerable.

The only market area in which "fair share" adjustments have not affected the County in this manner is the Sierra Nevada Market Area. It is made up entirely of unincorporated territory, so no "fair share" adjustments are possible.

Unincorporated Area Housing Allocations

Following are the COG-approved allocations by market area for the unincorporated portion of Fresno County, taken from the 2001 Regional Housing Needs Allocation Plan:

Table H-1: COG Unincorporated Area Housing Needs Allocations							
Income LevelWestside NorthWestside SouthFresno- ClovisEast ValleySierra NevadaTOTAL							
Very Low	370	102	381	218	70	1,141	
Low	223	0	211	118	58	610	
Moderate	242	20	215	125	77	679	
Above Moderate	159	75	(-46)	(-15)	149	322	
AREA TOTAL	994	197	761	446	354	2,752	

Source: 2001 Regional Housing Needs Allocation Plan, Table 19

The negative entries in the Above Moderate Income row for the East Valley and Fresno-Clovis Metropolitan Area Market Areas are statistical anomalies reflecting a "surplus" of that category of housing units.

The County is unique in the housing allocation process because territory under its jurisdiction is spread across all five-market areas. There are 15 other jurisdictions in Fresno County -- the incorporated cities -- and each is entirely contained within a single market area. This means each city is free to accommodate its housing allocations anywhere within its corporate limits and, in some cases, beyond. In cooperation with the County, some cities have agreed to accept larger allocations of units in exchange for the ability to plan for housing outside their city limits but within their spheres of influence. (Because such territory has been accounted for by the cities, it was not included in the County's evaluation of land available for residential development.)

Like the cities, the County must have latitude in determining which geographic areas are best able to accommodate allocations, considering prevalent development patterns and General Plan land use policies. Previous Housing Elements incorporated major revisions to the COG-approved allocations. This document reflects more subtle shifts. They are made primarily for these reasons:

- Major differences between the growth rates experienced in some cities and in the adjoining unincorporated areas. In some market areas, fast-growing cities skew the allocations for other jurisdictions.
- Annexations by cities reduce the unincorporated territory available for housing while causing existing residents and housing units to shift from the jurisdiction of the County to the cities.
- County General Plan policies direct growth to cities and existing unincorporated communities. With County policies discouraging development in rural areas, the County's ability to absorb housing units in a market area is directly related to the number and size of the unincorporated communities located within that market area.

Shifts are made only between geographic areas. The total number of housing units allocated by COG, and the numbers of units by income level, are not diminished.

Population

The Housing Needs Allocation Plan adopted by COG is based on population projections that are very similar to those found in the County's "General Plan Growth Assumptions," Appendix A of the General Plan *Policy Document*. The General Plan assumes that 92.6 percent of the population growth experienced in Fresno County through the year 2020 will be directed to incorporated cities and 7.4 percent will be absorbed in the unincorporated area. The Housing Needs Allocation Plan projects that 92.1 percent of the new housing units constructed by the middle of 2007 will be built in the cities, with 7.9 percent located in the unincorporated area.

The Allocation Plan cites growth rates for each of the five 2001 Market Areas. The breakdown, expressed in households per market area, for the entire county, including the incorporated cities is found in Table H-2.

Table H-2 - Market Area Households per Allocation Plan									
	for All of Fresno County								
	1990	2000	2007	Growth	Annual				
MARKET AREA	Census	Projection	Projection	2000-07	Rate				
Westside North	13,695	16,034	18,024	1,990	1.69%				
Westside South	4,788	5,700	6,476	776	1.84%				
Fresno-Clovis	165,961	193,457	216,855	23,398	1.78%				
East Valley	42, 007	5,528	1.76%						
Sierra Nevada	0.76%								
COUNTYWIDE	221,133	257,913	289,211	31,298	1.65%				

Source: 2001 Regional Housing Needs Allocation Plan, Table 13

The Allocation Plan also breaks down households per market area for unincorporated territory only. The unincorporated area data is found in Table H-3. A comparison of Tables H-2 and H-3 shows that the growth rate is considerably lower for areas under the jurisdiction of the County.

These COG projections in the Allocation Plan compare closely to the annual growth rates utilized in the General Plan *Policy Document*, enumerated in Appendix A. Because the rest of the *Policy Document* has a planning horizon of 20 years, the Appendix A projections examine the time frame 2000 to 2020.

Table	Table H-3 – Unincorporated Portion of Households						
pe	er Regional	Housing Ne	eds Allocati	on Plan			
	1990	2000	2007	Growth	Annual		
MARKET AREA	Census	Projection	Projection	2000-07	Rate		
Westside North	8,690	9,436	10,071	635	0.93%		
Westside South	956	1,110	1,241	131	1.61%		
Fresno-Clovis	25,693	27,751	29,502	1,751	0.88%		
East Valley	10,847	11,656	12,344	688	0.82%		
Sierra Nevada	5,199	5,550	5,849	299	0.76%		
Total Unincorporated	51,385	55,503	59,007	3,504	0.88%		

Source: 2001 Regional Housing Needs Allocation Plan, Table 13

During that period of time, countywide population is expected to grow from 769,700 persons to 1,113,785, an increase of 344,085. This represents a growth rate of 1.55 percent per year, compared to the 1.65 percent rate utilized by COG, as indicated in Table H-2. In unincorporated areas, Appendix A forecasts population growth from 116,994 persons in 1996 to 142,492 in 2020. This increase of 25,498 persons represents an annual rate of growth of 0.83 percent, compared to the 0.88 percent rate utilized by COG, as indicated in Table H-3. It is important to note that Appendix A is a projection of population outside of the adopted spheres of influence, therefore the Appendix A projection for unincorporated population will be lower than a projection for all unincorporated areas which includes unincorporated islands in the Fresno Clovis Metropolitan Area Market Area.

Both the Appendix A projections and the COG Housing Allocation Plan calculations were prepared before 2000 Census data became available. They were based on 1990 Census data updated through State Department of Finance annual estimates and additional calculations and projections.

Much of the 2000 Census data became available during preparation of this document. Because the 2000 Census provides the most current and accurate information available, it was the source of most of the demographic data cited in this Housing Element. Exceptions are noted.

Where possible, 2000 Census summary files are used, reflecting a 100 percent sample. In some cases only 2000 Census Supplementary Survey data is available. The Supplementary Survey is based on twelve monthly samples taken during 2000 and yields estimates rather than precise data. Supplementary Survey results are presented through three sets of numbers, with a "Lower Bound" figure and an "Upper Bound" figure defining a statistical range, and an "Estimate" representing the middle ground. Where the Supplementary Survey is cited in this Housing Element, the middle "Estimate" data is being utilized.

REVIEW AND REVISION OF THE PREVIOUS HOUSING ELEMENT

One of Fresno County's primary goals is described in the General Plan's explanation of the purpose for the housing element, "... the improvement of housing and the provision of adequate sites for housing to meet the needs of all economic segments of the community." In order to craft an effective housing strategy for the 2002-2007 planning period, the County must assess the achievements of the existing housing policies and programs. This assessment allows the County to evaluate the effectiveness and continued appropriateness of the existing programs and make adjustments for the next five years.

The County has successfully implemented many of its housing programs established under the previous Housing Element. The County made evident progress in meeting its goals in the areas of housing production, land use, range of housing opportunities, rehabilitation, fair housing, energy conservation, and environmental protection.

Effectiveness of the Element

Fresno County's previous Housing Element was adopted in 1991 to cover the period 1991-96. The accompanying action plan was created to cover that same five-year period. To account for the extended period the Element remained in force (1991-2000), the County, in reviewing the effectiveness of the element, examined the plan objectives and revised the performance goals. Review of the 1991 Housing Element included determination of the following:

- Effectiveness of the element.
- Progress made in implementation.
- Appropriateness of the housing goals, objectives, and policies in contributing to the attainment of the State's housing goal.

This updated version of the Housing Element reflects the results of this review.

Fresno County succeeded in attaining the majority of the objectives of the 1991 Housing Element. Most objectives for housing rehabilitation were accomplished, while new construction projects increased the supply of housing opportunities for all households. Even when the Regional Housing Needs Allocation's quantified objectives were revised upward to account for the period the 1991 Housing Element was extended (1996-2000), the County met or exceeded all projections.

From 1991 to the end of 1999, an annual average of 478 housing units was constructed in the unincorporated area of Fresno County. This surpassed the annual goal of 289 set in the 1991 Housing Element by over 60 percent.

Housing assistance to homeowners and renters was provided successfully during that same period of time. Between 1991 and 2000, an annual average of 678 low-income renter households and 54 low-income owner households received housing assistance. Examples of assistance include housing rehabilitation, rental subsidies and interest subsidies. These types of housing assistance programs are often the determining factor in providing decent and affordable housing for low-income families.

Progress In Implementation

Fresno County's last Housing Element was adopted in 1991. The Element set forth a set of housing goals with related objectives for the following seven areas:

- 1) Housing Production
- 2) Land Use
- 3) Range of Housing Production
- 4) Housing Rehabilitation
- 5) Fair Housing
- 6) Energy Conservation
- 7) Recycling

The following discussion summarizes the County's housing accomplishments in each of the seven goal areas between 1991 and 2000. The first Housing Element appendix, labeled Appendix C, provides an assessment of each housing goal established in the 1991 Housing Element. (Along with Appendix A, General Plan Growth Assumptions, an Appendix B already exists in the General Plan, entitled Regional, Community, and Specific Plan References.)

Goal 1: Housing Production

1991 Housing Element Objective: 2,020 new housing units by 1996 (4,040 by 2000)

Between 1991 and 2000 more than 4,300 new housing units were constructed in Fresno County unincorporated areas. This includes average annual construction rates in the seven market areas as follows: Westside North 13; Westside South 6; Fresno-Clovis Metropolitan Area 113; Valley Corridor 29; Central Valley 83; East Valley 73; and Sierra Nevada 162.

Goal 2: Land Use/Planning

1991 Housing Element Objective: Maintain design standards to provide for development of safe, attractive, and functional housing developments.

Between 1991 and 2000, the County Zoning Ordinance established community design standards to provide for the development of safe, attractive and functional housing development and residential environments. In addition, the General Plan promoted the integrity of housing and neighborhoods through urban residential development policies, agriculture protection policies and growth policies.

Goal 3: Range Of Housing Production

1991 Housing Element Objective: Designate sufficient land for residential development.

Between 1991 and 2000, through General Plan land use designations and zoning, sufficient land was allocated for residential development to accommodate all population growth and provide for a choice of locations for all residents of the unincorporated areas of Fresno County.

Goal 4: Housing Rehabilitation

1991 Housing Element Goal: Rehabilitate 290 existing dwellings for very low and low-income households.

To maintain and improve the quality of the housing stock and residential neighborhoods, the County was active in providing or facilitating residential rehabilitation assistance through a variety of programs. This included rehabilitation of rental properties, which was critical to preserving and increasing the supply of affordable housing in the County. The programs used for residential rehabilitation assistance included: the Housing Assistance Rehabilitation Program (HARP) funded by the Community Development Block Grant Program; owner-occupant and rental rehabilitation

activities funded by the Federal Home Investment Partnership Program; USDA Rural Development; Section 504 Single Family Rehabilitation Loans; and Housing Preservation Grant (Section 533) for housing rehabilitation; and federal Rental Rehabilitation Programs. These funds are offered countywide through the Affordable Housing Program as low-interest deferred loans in exchange for long-term affordability.

Between 1991 and 2000, the County assisted or facilitated the rehabilitation of 314 owner-occupied housing units and over 80 rental units.

Goal 5: Fair Housing/Equal Access

1991 Housing Element Goal: Provision of Rental Assistance to 56 very low and low income households, and provide homeowner assistance to 64 very low and low-income households annually.

In addition to facilitating new construction, Fresno County has been active in promoting housing affordability by expanding home ownership opportunities through such programs as the Down Payment Assistance Program. Between 1992 and 2001, the County provided down payment assistance to 432 homebuyers throughout Fresno County.

The County also continues to allocate CDBG funds and Emergency Shelter Grant (ESG) funds to support local non-profit organizations that offer fair education and investigation, and emergency shelter. The Housing Authorities of the City and County of Fresno provided rental assistance to an average of over 600 households annually during the 1991-2000 period. In addition, needy households were also assisted through the provision of emergency shelter.

Goal 6: Energy Conservation

1991 Housing Element Goal: Conserve affordability on 1600 lower income residences through 1996, by promoting P.G.&E.'s weatherization program.

In Fresno County, 16,899 housing units were assisted through the Weatherization Program offered by Pacific Gas and Electric Company during the period 1991-2000.

Goal 7: Recycling

1991 Housing Element Goal: Provide for recycling of household waste material.

Fresno County was active in the promotion of recycling and other solid waste diversion activities, using television, radio and print media in education and outreach programs. Regulations were promoted to incorporate recycling strategies in project designs.

Summary

The evaluation of the program objectives for the 1991 Housing Element can be found in Appendix C. Despite facing challenges with funding and staffing levels, the County successfully accomplished the majority of the objectives set forth in its 1991 Housing Element. The 1991 Housing Element anticipated the update of community plans. The County's emphasis on the update of its General Plan accounts for community plan updates not being completed as scheduled. This is not considered a constraint to the provision of housing, however, since the communities involved still contain vacant land that is zoned and identified for residential development in the existing community plans.

Appropriateness of Goals, Objectives and Policies

The County performed a comprehensive review of all its existing housing policies. In addition, review of existing housing programs resulted in changes and adjustments proposed in the 2002 Housing Element Goals, Objectives, and Policies.

During the current planning period, 2002-2007, the County expects to meet COG goals for housing production. The Regional Housing Needs Allocation Plan determined 2,752 new housing units are needed in the unincorporated areas of Fresno County during the 2000-2007 planning period.

The housing allocation in the previous Housing Element originally covered the period 1991-1996 and allotted 2,020 new units for the unincorporated areas. The planning period was extended through 1999 based on direction from the State HCD. Between 1991 and 2000, more than 4,300 housing units were built in the unincorporated areas of Fresno County. This amount of housing production well exceeded the County's assigned share of the Regional Housing Needs Allocation, even if the allocation is adjusted to account for the extended time frame.

The 2002-2007 Housing Element builds upon the success of the 1991 Element and establishes means to make further strides toward achieving the housing goals of the County. This Housing Element focuses on improving existing programs and systems for tracking progress, and developing programs that respond to the needs identified and obstacles faced.

The County will continue programs that were successfully implemented since the 1991 Housing Element was adopted, such as housing conservation and rehabilitation programs. In addition, the County will work closely with other agencies and organizations to more fully determine the housing needs of special targeted groups in the unincorporated area such as large households, farmworkers and first-time homebuyers. The County is committed to expanding the supply of affordable housing and facilitating the development of a variety of housing types.

HOUSING NEEDS

Introduction

Fresno County has often been touted as an affordable place to live. Affordable housing is a relative term. It is often measured in objective terms such as median house value, median housing costs, or vacancy rates. It is sometimes evaluated in a more subjective manner, with consideration given to desirable neighborhoods with good schools, proximity to shopping and public transportation, successful neighborhood revitalization, and effective housing preservation.

In any case, a factor for determining affordability must be the prevailing wage rates or median income of an area. Even inexpensive housing is not affordable to those who don't have enough income to pay for it.

While housing in Fresno County may appear affordable in comparison to other parts of the State, it is important to understand what types of jobs are available in Fresno County and how these occupations greatly impact a resident's ability to access housing. The two largest employment sectors in the County, the agriculture industry and the service industry, provide some of the lowest paying occupations. County residents are very concerned about housing availability and affordability.

The housing section that follows explores all of these factors along with the County's need to balance agricultural land preservation with the ever-growing need for residential and industrial development. It provides an overview of the housing market and the areas of demand for housing that are not currently being met.

County Profile

Certain segments of the population have traditionally experienced unusual difficulty in obtaining adequate housing. The difficulties experienced by the elderly, the handicapped, female heads of household, large families, farmworkers and the homeless are discussed separately as Special Housing Needs.

Population and Housing Demographics

According to the 2000 Census, Fresno County's population is 799,407. Of this figure, the population for the unincorporated areas of the County -- the focus of this Housing Element -- is 167,515. It includes the Census Designated Places (CDPs), which have a combined population of 18,793, and the non-CDP areas with a population of 148,722.

The unincorporated CDPs in Fresno County include the communities of Auberry, Biola, Bowles, Calwa, Cantua Creek, Caruthers, Del Rey, Easton, Friant, Lanare, Laton, Raisin City, Riverdale, Shaver Lake, Squaw Valley and Tranquillity. Table H-4 is a compilation of population and housing data from the 2000 Census. It offers a community profile snapshot of these 16 CDPs.

Table H-4 - Profiles of Selected Unincorporated Communities					
		Number	Number	Vacano	ey Rate
Community (Census Designated Place)	Popu- lation	of House- holds	Housing Units	Owner- Occupied	Rental Units
Auberry	2,053	722	791	1.5%	6.5%
Biola	1,037	224	241	4.2%	4.5%
Bowles	182	35	35	0.0%	0.0%
Calwa*	762	208	227	0.8%	7.1%
Cantua Creek	655	141	164	1.7%	4.6%
Caruthers	2,103	572	602	2.1%	3.7%
Del Rey	950	240	257	0.6%	3.4%
Easton	1,966	623	648	0.7%	1.1%
Friant	519	226	236	0.6%	2.1%
Lanare	540	126	132	0.0%	2.6%
Laton	1,236	331	340	0.9%	3.6%
Raisin City	165	42	46	7.4%	0.0%
Riverdale	2,416	728	773	2.8%	5.8%
Shaver Lake	705	303	1,845	10.9%	18.6%
Squaw Valley	2,691	1,025	1,160	2.9%	6.3%
Tranquillity	813	236	249	0.0%	6.9%
CDP Totals	18,793	5,782	7,736		
Non-CDP Total	148,722	45,913	50,166		
Unincorporated Area Totals	167,515	51,695	57,902		

Source: 2000 Census Data, with extrapolation

In a healthy economy, vacancy rates are usually 2-3 percent for owner-occupied housing and 5 percent for rental units. Vacancy rates that fall below or above the normal range may be an indication that a housing concern exists. A low vacancy rate may signal a housing shortage, thus reducing the choices and options for low and very low-income renters and first-time homebuyers. Higher vacancy rates may suggest a wider range of housing opportunities and prices but it may also be an indication that the housing available is not affordable to households living in the community.

According to Table H-4, the average rental vacancy rate for these smaller communities is 4.8 percent. However, if the mountain and foothill communities (which typically include seasonal and recreational units) are removed from the equation, the vacancy rate drops to 3.4 percent. Use of seasonal and recreational units as second homes accounts for higher than average vacancy rates in

^{*} Table H-4 reflects information supplied by the Census Bureau for the community of Calwa that has been determined to be incorrect. It appears that the statistics attributed to Calwa actually represent data for the nearby-unincorporated community of Malaga. The COG Regional Data Center examined the Census Block Groups that encompass the area of Calwa and determined that the correct population for Calwa is 1,805 persons.

the unincorporated area of Fresno County, especially in mountain and foothill communities such as Auberry, Shaver Lake and Squaw Valley.

The for-sale vacancy rates in the selected communities were not significantly different from the rental vacancy rates. The communities of Bowles, Calwa, Del Rey, Easton, Friant, Lanare, Laton, and Tranquillity all had for-sale vacancy rates of less than 1 percent.

Households

According to the 2000 Census, there are 52,102 households in the unincorporated area of Fresno County. Almost 64 percent (33,342) of these households consisted of married couples, and approximately 46 percent (15,215) of these households had children under 18 years of age. The elderly household population consisted of 12,935 households, approximately 25 percent of all households. Female householders numbered 5,058. Of that number, 2,562, or slightly over 50 percent, consisted of female householders with children under 18 years of age.

In 2000, the median household consisted of 3.66 persons per household and the median family consisted of 3.90 persons per household. Fresno County has an increasingly diverse population in which 46 percent of the residents identify themselves as Hispanic or Latino.

Tenure Characteristics

Of the County's 52,102 occupied housing units in the unincorporated area, 69.5 percent (36,232) were owner-occupied and 30.5 percent (15,870) were renter occupied as identified by the 2000 Census. By comparison, the 1990 Census revealed the percentage of owner-occupied and renter occupied units to be 69.0 percent and 31.0 percent, respectively. This comparison indicates that ownership patterns in the County's unincorporated area have not changed significantly over the past decade.

Housing Affordability: Comparing Level of Payment with Ability to Pay

One measure of housing affordability is the percentage of housing cost to income. When a household pays such a high percentage of income for housing that there is insufficient money available for other essentials, families are forced to forego basic needs. Traditionally, lenders as well as the federal government have considered spending 30 percent or less of a household's income to constitute an affordable housing cost.

Housing cost is not limited to the rent or mortgage payment, associated costs like essential utilities (sewer, water, electricity, gas, trash disposal), property taxes, fire and flood insurance, repairs and maintenance must be considered as well. Especially with power rate increases resulting from the California energy crisis, such expenses can add a substantial percentage to a household's overall housing costs payment.

In this Housing Element, the term "overpayment" is used to refer to lower income households paying greater than 30 percent of their gross income for housing costs. At the lowest income levels, households cannot realistically afford to spend even 30 percent for housing because the purchasing power is so small.

Unfortunately, at the time this document was prepared, 2000 Census income data was not available. Therefore, figures used are from the 1990 Census, supplemented with 2000 income data obtained from other sources.

According to the 1990 Census, 43.3 percent of renters were in an overpayment situation, which is defined as paying more than 30 percent of income for shelter. At the same time, 88.0 percent of these renters had incomes less than \$20,000 in the same area: the unincorporated portion of Fresno County. The high proportion of lower income renters implies that overpayment is not a matter of choice for renters. Also, 20.3 percent of owner households were overpaying in the unincorporated County, of which, 46.6 percent had income less than \$20,000. This data is summarized in Table H-5.

Table H-5 Overpayment for Shelter in the			
Unincorporated Area of Fresno County - 1990			
	Percent		
Total renter households paying more than 30 percent of income toward shelter	43.3%		
Renter households paying more than 30 percent of income toward Shelter with income less than \$20,000	88.0%		
Total owner households paying more than 30 percent of income toward Shelter	20.3%		
Owner households paying more than 30 percent toward shelter with income less than \$20,000	46.6%		

Source: 1990 Census

Table H-6 contains data taken from COG's 2001 Regional Housing Need Allocation Plan. It shows the households in the unincorporated areas broken down by market area and income group. While Table H-6 is based on 1990 census data, it is not anticipated that the income level breakdown has changed dramatically.

Table H-6 - 1990 Unincorporated Households Per Market Area By Income Group							
Market Area Westside Westside Fresno- East Sierra Unit Income Group North South Clovis Valley Nevada pora							
Very Low Income Percent of Area Population	2,167 25%	115 12.0%	4,285 17%	2,180 20%	1,022 20%	9,769 19%	
Low Income Percent of Area Population	1,742 20%	330 34%	3,308 13%	1,766 16%	848 16%	7,994 16%	
Moderate Income Percent of Area Population	2,008 23%	314 33%	4,672 18%	2,198 20%	1,127 22%	10,319 20%	
Above Moderate Income Percent of Area Population	2,773 32%	197 21%	13,428 52%	4,703 44%	2,202 42%	23,303 45%	
Total	8,690	956	25,693	10,847	5,199	51,385	

Source: 2001 Regional Housing Needs Allocation Plan, Table 10

The table indicates that a significant percentage (approximately 19 percent) of households in the unincorporated market areas are within the very low-income category. Those would be households with incomes that do not exceed 50 percent of the area median income, \$19,850 or less for a family of four in Fresno County in 2001. An affordable housing cost (30 percent of income) for a very low-income household would be \$5,955 per year for housing. That converts to only \$496.25 per month.

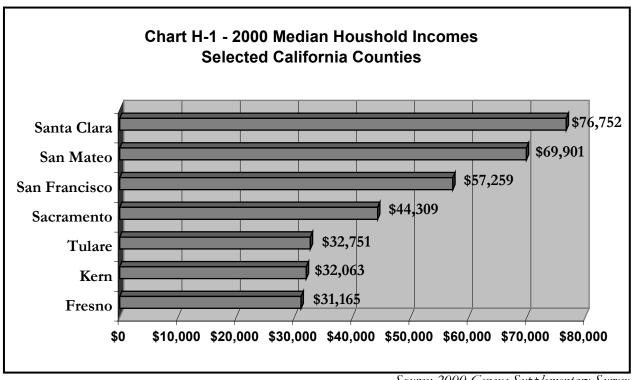
According to the 2000 Census Supplementary Survey, median gross rent in Fresno County is approximately \$531. Clearly, such rent is out of range of a very low-income household that can afford \$496 or less per month for all housing-related costs, which could mean \$400 a month or less after utility expenses are deducted.

The median gross rent in 1990 for Fresno County was \$434 countywide, according to the Census. The increase from \$434 to \$531 in 2000 represents a 22.4 percent increase in 10 years. With County unemployment figures remaining in double digits (14.3 percent for 2000, according to the State Economic Development Department), it is highly unlikely that Census 2000 income data will show a corresponding increase in median income for Fresno County residents.

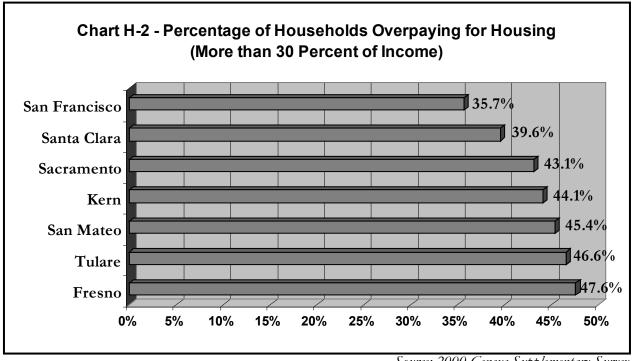
According to the 2000 Census Supplementary Survey, the estimated median household income for Fresno County was \$31,165 in 2000 inflation-adjusted dollars. The estimated income represents an 18.5 increase over the median household income 10 years earlier as measured by the 1990 Census. This suggests that median rents rose at a rate 3.9 percent higher than the increase in median household income. The likely outcome is housing becoming unaffordable to an increasing percentage of households.

A comparison of California counties with populations greater than 250,000 conducted alongside the 2000 U.S. Census revealed, while San Joaquin Valley counties had much lower housing prices and commute times, they were among the state's poorest and least educated. The following charts illustrate how Fresno County compared with other counties in the state. While Fresno County appears to have affordable rents and house prices as compared to other counties, it also has the lowest estimated household income and the greatest percentage of households paying 30 percent or more of household income for rent. Of the 21 California counties and 216 U.S. counties surveyed, Fresno County ranked 21st and 216th, respectively, when comparing median household income. The same survey also revealed that Fresno County had the fifth-highest poverty rate of the 216 U.S. counties with populations over 250,000.

Chart H-1 shows median household incomes for selected California counties, and Chart H-2 shows the percentage of all households in these counties paying more than 30 percent of income for median gross rent. Figures are from the 2000 Census Supplementary Survey. As shown in Chart H-1, among the valley counties of Tulare, Kern and Fresno, Fresno County had the lowest median income.

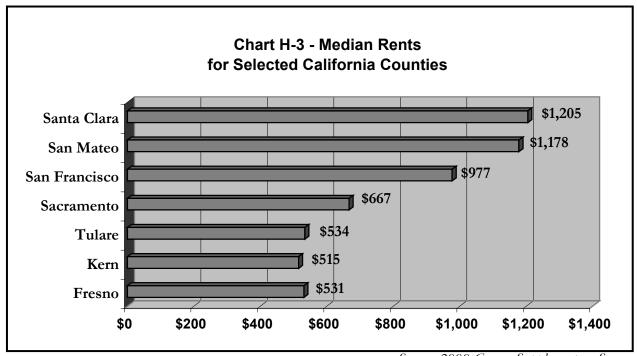


Source: 2000 Census Supplementary Survey

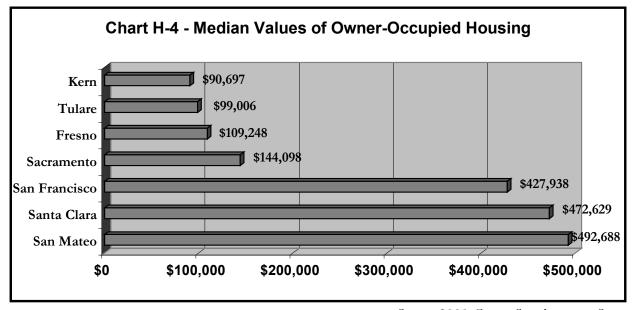


Source: 2000 Census Supplementary Survey

Although Fresno County had the lowest estimated gross rents, illustrated by Chart H-3, the survey indicated that Fresno County also had the greatest percentage (47.6) of households paying greater than 30 percent of income for rent, more than Tulare County (46.6) and Kern County (44.1). Along with having low rents, Fresno County also has low housing prices, as Chart H-4 illustrates.



Source: 2000 Census Supplementary Survey



Source: 2000 Census Supplementary Survey

A recent study illustrates the difficulties that California families face in meeting basic living expenses. The study, released by the California Budget Project (CBP) in September 2001 and titled *Making Ends Meet - How Much Does It Cost to Raise a Family in California?*, estimated the typical costs of housing, food, child care, and other basic expenses needed to support a family without public or private assistance. The study concluded that a family of four needed an annual income of \$52,034 in order to "get by". Such an income would translate to two working parents earning an hourly wage of \$12.51. The study concluded that the "hourly wage needed to support the basic family budget for families with children is two to three times the state's minimum wage (\$6.25 per hour)." (Note: the 2002 minimum wage is \$6.75.)

In Fresno County, part of Region V of the study (which also includes Kern, Kings, Madera, Merced, San Joaquin, Stanislaus and Tulare counties), the annual income needed to support a family of four is \$43,528, or \$3,627 monthly. That would require both parents to be employed full time and work 52 weeks per year while earning an hourly wage of \$10.30 each. Part-time or seasonal workers -- often utilized in Fresno County -- would need to earn higher wages. The report assumes that families rent their homes and do not experience the additional costs, nor the benefits, of home ownership.

With seasonal employment and continuing double-digit unemployment keeping many county residents facing extreme housing cost burdens, home ownership remains a dream for many families. California's homeownership rate of 57.1 percent is the lowest in the nation, according to the Bureau of the Census, *Housing Vacancies and Homeownership Annual Statistics: 2000.*

Household Income

According to information from the California Department of Finance (DOF), nonagricultural employment in Fresno County in February 2001 numbered 297,600 workers. Of that number, 77,700 persons were employed in the service industry. The service industry employs approximately 26 percent of the nonagricultural wage and salary employment in Fresno County. Table H-7 illustrates a sampling of the service industry job market in Fresno County. Labor market information is from the Fresno Area Workforce Investment Corporation, Occupations with the Most Projected Openings in Fresno County. Median wages listed represent union pay during the time frame 1995-97. Annual income in the final column represents full-time employment (2,080 hours per year).

Table H-7 - Fresno County Service Industries, Median Wages 1995-97						
	Entry Level, Experienced, Experienced, 3 Years with I					
Occupation	No Experience	New to Firm	Hourly	Annual		
Retail Sales	\$5.00	\$5.70	\$8.00	\$16,640		
Cashier	\$6.30	\$9.50	\$12.50	\$26,000		
Waiter/Waitress	\$10.20	\$11.00	\$11.70	\$24,336		
Office Clerk	\$7.50	\$8.20	\$8.60	\$17,888		
Janitors/Cleaners	\$7.90	\$8.60	\$9.40	\$19,552		
Counter Attendant	\$4.70	\$4.70	\$5.00	\$10,400		

Source: Fresno Area Workforce Investment Corporation and labor unions

The second largest industry in Fresno County in terms of employment is agriculture, based on numbers from DOF. The *California County Profiles* report published by the DOF in February 2001 and reflected in Table H-8 below shows agricultural employment for Fresno County at 77,500 persons in 2000.

Table H-8 - Fresno County Labor Force & Employment, 2000					
Employment Industry	Number Employed	% of Total Employed			
Construction & Mining	16,900	4.51%			
Manufacturing	31,300	8.35%			
Transportation & Utilities	14,100	3.76%			
Trades	70,500	18.80%			
Finance, Insurance, Real Estate	14,500	3.87%			
Service Industry	77,900	20.77%			
Federal Government	11,600	3.09%			
State & Local Government	60,700	16.19%			
Total Non-Agricultural Employees	297,500	79.33%			
Agriculture Industry	77,500	20.67%			
Total Employed	375,000	100.00%			
Service & Agriculture Industries	155,400	41.44%			

Source: California Department of Finance, California County Profiles, February 2001

The service and agricultural industries tend to offer some of the lowest paying jobs. They consist primarily of entry-level positions that usually require no experience. The Central California Futures Institute (CCFI), in its publication *Forecasts for the Central Valley to 2010 and Beyond*, suggests that both per capita and household income in Fresno County will trail the rest of the State for this reason.

Despite the strength of the agricultural economy, Fresno County suffers from severe unemployment. According to the State Employment Development Department (EDD), the unemployment rate averaged 14.3 percent countywide for 2000. With lower unemployment rates occurring in the metropolitan area (12.9 percent for the City of Fresno, 8.9 percent for Clovis), it is evident that unemployment is even more prevalent in the outlying areas. That could be attributed in part to the seasonal nature of agriculture.

The EDD publishes unemployment statistics for seven selected Census Designated Places in Fresno County. Average unemployment during 2000 for these unincorporated communities: Auberry, 9.1 percent; Caruthers, 11.8 percent; Del Rey, 19.9 percent; Easton, 11.0 percent; Laton, 21.5 percent; Riverdale, 11.7 percent; and Squaw Valley, 15.9 percent.

High unemployment, coupled with the relatively low income of farmworkers, creates a housing affordability gap. The lower income of rural households results in families overpaying for housing and contributes to overcrowding housing units. Table H-9 shows how some unincorporated communities compared in terms of median household incomes in 1990. Countywide, the median household income is estimated to have increased from \$26,377 in the 1990 Census to \$28,537 in the 2000 Census. If these unincorporated communities are typical of the County as a whole, when the 2000 Census breakdown is released, median income figures will be a little more than 8 percent higher than the 1990 data shown here.

Table H-9 - 1990 Median Household Incomes							
Unincorporated 1990 Median Unincorporated 1990 Median							
Community	Income	Community	Income				
Auberry	\$28,633	Easton	\$23,629				
Biola	\$21,618	Lanare	\$21,771				
Calwa	\$17,957	Laton	\$19,063				
Cantua Creek	\$24,786	Riverdale	\$27,138				
Caruthers	\$25,129	Squaw Valley	\$23,403				
Del Rey	\$16,094	Tranquillity	\$23,812				

Source: 1990 Census Data, with extrapolation

Existing Households and Housing Units

Existing Housing Conditions

Evaluation of existing housing conditions and the currently available housing stock in the unincorporated portion of Fresno County includes consideration of household types, tenure, overcrowded households, housing costs relative to existing housing units, types of units, and housing units in need of repair or replacement.

According to 2000 census data, there are 270,767 housing units in Fresno County. Of this figure, 58,321 units are in the unincorporated areas of Fresno County. Over the last decade, the County as a whole has had a 14.9 percent increase to its housing stock. Unincorporated communities, however, have experienced only a 3.1 percent increase. Table H-10 illustrates the change to the housing stock in Fresno County over the last 10 years.

Table H-10 - Fresno County Housing Units, 1990 and 2000							
Jurisdiction 1990 2000 Percent Increase							
Fresno County (All)	235,563	270,767	14.9%				
Incorporated Cities	178,981	212,446	18.7%				
Unincorporated Areas	56,582	58,321	3.1%				

Source: 1990 Census and 2000 Census

The population of Fresno County's unincorporated area rose from 159,636 in 1990 to 168,683 in 2000, an increase of 5.7 percent. Population growth outstripped the increase in housing units by 2.6 percent, suggesting an increasing unmet housing need, larger households sizes (with potential overcrowding), or both.

An aging existing housing stock must also be considered. According to figures extrapolated from the 1990 U.S. Census, most of the housing units in the unincorporated area were built prior to 1980, and surveys indicate many have not been adequately maintained.

Westside North Market Area

The Westside North Market Area is made up of 11 census tracts and has a population of 58,756 persons, according to the 2000 Census. There are 15,278 occupied housing units in the Market Area

with a slightly higher proportion of owner-occupied homes (7,909) than rental units (7,369). The average household size is 3.8 persons.

There are four incorporated cities in the Westside North area with a combined population of 25,454 persons: Firebaugh, Kerman, Mendota and San Joaquin. The majority of the population (33,302 persons) resides in unincorporated territory. The market area has seven unincorporated communities with a combined population of 7,729 persons that are Census Designated Places: Biola, Cantua Creek, Caruthers, Lanare, Raisin City, Riverdale and Tranquillity. The rest of the 25,573 people are dispersed throughout the agriculturally-oriented region.

Most of the market area is occupied by large-scale farming operations, with more permanent crops to the east side and row crops toward the west. The eastern foothills of the Coastal Range are west of Interstate 5, mostly undeveloped and unirrigated land that is suitable primarily for grazing.

Westside South Market Area

The Westside South area is similar in appearance to Westside North except that predominantly dry hilly country makes up a larger portion of the west side of the market area. In addition to farming, the Westside South economy is bolstered by mining and petroleum industries.

There are only two incorporated cities, Huron on the valley floor east of Interstate 5, and Coalinga nestled in Pleasant Valley west of the interstate. There are no unincorporated communities where any urban services are available.

The market area is sparsely populated with 26,352 persons in four census tracts, according to the 2000 Census. The vast majority resides within the two cities or Pleasant Valley State Prison. The prison is a discontiguous part of the City of Coalinga and has an inmate population of over 4,500. The rest of Coalinga is home to over 11,600 persons, who live in a larger proportion of owner-occupied housing units (2,024 households) than rented units (1,491 households). Huron's population is over 6,300, with many more renters (923 households) than homeowners (455 households).

There is also a big discrepancy between the cities in average household size. In Coalinga, the average is 3.11 persons for owner-occupied units, 3.07 persons for renter-occupied housing. In Huron, the averages are 4.73 and 4.32 persons, respectively.

Fewer than 4,000 persons reside in the unincorporated part of the Westside South area, and there is also a preponderance of renters among their households. Only 270 of their housing units are owner-occupied, while 595 are rented. Average household sizes are unavailable.

Fresno-Clovis Metropolitan Area Market Area

Over 71 percent of the population of Fresno County (570,169 persons) was located in 88 census tracts within the metropolitan market area, according to the 2000 Census. Approximately half of the territory within the market area was within the Cities of Fresno and Clovis, which were populated by 570,169 and 68,468 residents, respectively. Of the 74,049 persons living in the unincorporated area, only a few thousand were in Census Designated Places: Calwa (762 persons), Easton (1,966) and Friant (519). The community of Malaga, with fewer than 2,000 residents, is also located in the Metropolitan Area.

Some of the remaining 69,000 residents are located in residential developments on the fringes of the cities, in rural residential developments, or on small farms. The majority live in the numerous unincorporated County "islands" that are completely surrounded by one or both cities. Among the larger, more recognizable islands are the Fig Garden, Mayfair and Sunnyside Districts and Tarpey Village.

Home ownership predominates in the unincorporated portion of the Metropolitan Area, with almost 77 percent of the housing units (19,391) occupied by their owners, and 23 percent rented (5,920).

East Valley Market Area

The East Valley Market Area encompasses seven fast-growing medium-size cities, three small-unincorporated communities, and some of the most productive farmland in the world. Much of the rural area is planted to grapes, tree fruits, nuts and other labor-intensive, high-value crops.

The Cities of Fowler, Selma and Kingsburg are located along State Highway 99 and the Union Pacific Railroad main line. With ready access to these transportation links, a Golden State Industrial Corridor is formed between and through the communities. To the east, along Manning Avenue are Parlier, Reedley and Orange Cove. Jensen Avenue provides access to Sanger.

The population of the 22 census tracts in the East Valley area is 126,796, according to the 2000 Census. Fowler and Orange Cove are the smallest of the cities, with 3,979 and 7,722 residents, respectively. Kingsburg's population was 9,199, followed by Parlier with 11,145 residents. The three largest cities are similar in size: Sanger had 18,931 persons, Selma had 19,444, and Reedley was the County's third largest city with 20,756.

Another 35,620 persons lived in the unincorporated part of the East Valley area, mostly spread across the rural landscape in large-lot subdivisions east of the Fresno-Clovis Metropolitan Area, or on relatively small farms farther south. The unincorporated Census Designated Places are very small: Laton had 1,236 residents, Del Rey 950, and Bowles 182.

Nearly twice as many housing units in the unincorporated part of the East Valley area were occupied by owners (7,006 units) rather than renters (3,665).

Sierra Nevada Market Area

The Sierra Nevada Market Area makes up more than a third of the County geographically, but mountainous terrain makes most of it uninhabitable. It has no incorporated cities and the unincorporated communities are decentralized. Unlike the other market areas, agriculture is limited in the Sierra Nevada area, with much of the land suitable only for grazing. Recreational activities are more prevalent.

There is a considerable amount of building activity in the Sierra Nevada area, thanks in part to vacation homes and second residences built in proximity to recreational areas. Home ownership is four times as prevalent as occupancy by renters. There were 5,068 owner-occupied units and 1,243 rental units, according to the 2000 Census.

Three census tracts cover the entire area, which has a population of 17,334 persons. Primary population centers are the Census Designated Places of Squaw Valley (2,691 residents), Auberry (2,053) and Shaver Lake (705).

Housing Quality Surveys

Between June and October 2001, Fresno County staff conducted housing surveys in the unincorporated areas of Fresno County. Because of the vast size of Fresno County (over 6,000 square miles) and limited time and resources, surveys were confined to seven areas selected to represent a cross-section of the county. The Westside South Market Area was excluded because it has no unincorporated urbanized areas; the only concentrations of housing are in the Cities of Coalinga and Huron. At least one unincorporated community was surveyed in each of the other market areas. Also surveyed was one unincorporated island in the Fresno-Clovis Metropolitan Area, the Mayfair District surrounded by the City of Fresno.

Table H-11 – Housing Quality Survey, Selected									
Unincorporated Communities									
		Rehabilitation Needed			Needs		% Sub- stantial		
Market Area/ Community	Sound Units	Minor	Mod- erate	Sub- stantial	Demo- lition	Total Units	Rehab/ Demo		
Westside North Market Area									
Biola	82	24	53	11	47	135	43%		
Tranquillity	69	24	61	17	79	181	53%		
Area Subtotal	151	48	114	28	126	316	49%		
Westside South Mar	ket Area -	No uninc	orporated	communiti	es to surve	y	•		
Fresno-Clovis Metro	politan A	rea Mark	et Area						
Easton	152	53	129	28	83	445	25%		
Mayfair District	28	54	515	42	1	640	7%		
Area Subtotal	180	107	644	70	84	1085	14%		
East Valley Market	East Valley Market Area								
Del Rey	62	24	40	10	75	211	40%		
Laton	167	75	50	16	118	426	31%		
Area Subtotal	229	99	90	26	193	637	34%		
Sierra Nevada Mark	Sierra Nevada Market Area								
Auberry	77	15	70	39	19	220	26%		
SURVEY TOTAL	637	269	918	163	422	2258	26%		

Source: Survey by Fresno County Planning & Resource Management Department Housing Rehabilitation Staff

All of the housing units within the core area of each selected community were evaluated using the housing conditions survey form and point system adapted from State HCD survey forms (See Appendix D). A total of 2,258 units were surveyed.

The results of the housing survey confirmed 1990 census extrapolations: a large portion of the housing stock in the unincorporated areas is made up of aging units. The units are typically wood-

frame construction on concrete slabs or raised foundations. The housing type is predominately one story, single-family units with detached garages. Although age does not necessarily precipitate physical deterioration, deferred maintenance commonly causes older housing to decline. Deferral of maintenance often occurs when families must decide between housing repairs and the basic needs of their families.

Other factors affecting housing condition include overcrowding; inadequate or outdated plumbing; and electrical systems that are not equipped to handle today's appliances. With the energy crisis, energy efficiency is an increasingly important concern for all Californians.

Table H-11 shows the number of substandard housing units in all of the areas surveyed, subtotaled by market area. The percentage of substandard units -- those in need of substantial rehabilitation or those beyond repair and in need of demolition -- ranged from a low of 7 percent in the Mayfair District to a high of 53 percent in Tranquillity. Among all the housing units surveyed, substandard units amounted to 26 percent, a figure skewed downward by the Mayfair District, which has considerably more housing units than any of the unincorporated communities examined.

Substandard units amount to at least 25 percent of the housing stock in each of the unincorporated communities surveyed. Three of the six communities have at least 40 percent substandard housing.

The housing quality surveys revealed that the localities with the greatest housing deterioration are the unincorporated communities located in the Westside North and East Valley market areas. They include the communities of Biola, Tranquillity, Del Rey and Laton.

Overcrowding

The Bureau of the Census defines a crowded housing unit as one having more than one person per room, excluding the kitchen and bathroom(s). A severely crowded housing unit is one occupied by 1.5 or more persons per room.

Table H-12 represents estimates provides a summary of overcrowded units in Fresno County.

Table H-12 Overcrowding - Unincorporated Fresno County, 1990						
	Owner	Renter	Total			
Characteristics of housing units	Occupied	Occupied	Units			
Overcrowded (1.01-1.5 persons per room)	897	1,893	2,790			
Severely overcrowded (>1.5 persons per room)	828	2,036	2864			
Total overcrowded	1,725	3,929	5654			
Total Households	35,447	15,882	51,329			
Overcrowded Households by percentage	4.9%	24.7%	11.0%			

Source: 1990 Census

According to the 1990 Census, 1,725 owner households (4.9 percent) were overcrowded with 828 being severely overcrowded (over 1.5 persons per room) in the unincorporated portion of Fresno County. On the other hand, 3,929 (24.7 percent) renter households were overcrowded, of which, 2,036 were severely overcrowded in unincorporated Fresno County.

SPECIAL HOUSING NEEDS

Elderly Housing

According to the 2000 Census, approximately 11.3 percent of Fresno County's unincorporated area population was elderly, defined as being 65 years of age or older. Elderly persons headed 7.7 percent of unincorporated area households. Of the 12,935 elderly households in the unincorporated portions of the County identified in the 2000 census, 11,217 (86.7 percent) were homeowners and 1,718 (13.3 percent) were renters.

In the absence of specific income data for the elderly population in the unincorporated areas in the County, an analysis of income must be based on 2000 Census Supplementary Survey information for the county as a whole. When this data is compared to 1990 Census figures, as illustrated in Table H-13, some dramatic changes become evident.

Table H-13 - Analysis of Fresno County Population Age 65 and Over							
	1990 Actual	2000 Estimate	Increase	% Increase			
Fresno County Population	667,490	781,740	114,250	17.12%			
Population Age 65 and Over	68,311	75,802	7,491	10.97%			
Age 65+ Below Poverty Line	6,131	14,876	8,745	142.64%			
Percent Age 65+ In Poverty	9.0%	19.6%					
Age 65+ Headed Households	43,990	46,861	2,871	6.53%			

Source: 1990 Census Summary Tables and 2000 Census Supplementary Survey

According to the 1990 Census, about 9 percent of the elderly population in Fresno County had income below the poverty line as defined by the U.S. Office of Management and Budget (Statistical Policy Directive 14). According to the 2000 Census Supplementary Survey, the percentage of elderly persons living in poverty jumped to 19.6 percent. The number of elderly persons living in poverty increased almost 143 percent in 10 years.

It is estimated that, in the next 30 years, the elderly populations will more than double. According to an article from the Census Bureau, *The Elderly Population* by Frank B. Hobbs, about 1 in 8 Americans were elderly in 1994. The article projects that, by the year 2030, 1 in 5 persons will be elderly, noting, "The elderly population increased elevenfold between 1900 and 1994; the non-elderly increased by only threefold."

It appears that the County is following the national trend. As the elderly population continues to grow, so does the need for affordable housing specifically designed to meet the needs of the elderly. The housing needs of the elderly are unique because special architectural features and living arrangements are often required due to physical limitations brought on by age and illness.

Housing for the elderly requires particular attention to construction and location. Affordable housing that offers a greater sense of security in design and which is also located near public transit facilities, shopping and medical services greatly enhance the ability of the elderly household to maintain an independent lifestyle.

Table H-14, adapted from 2000 Census data, shows the elderly population for unincorporated Census Designated Places.

Table H-14 - Elderly Population of Unincorporated Census Designated Places							
Unincorporated Community (Census Designated Place)	Total Popu- lation	Persons Age 65 or More	Percent Age 65 or More	Total House- holds	Household Head Age 65 or More Number Percen		
Auberry	2,053	388	18.9%	722	72	10.0%	
Biola	1,037	101	9.7%	224	16	7.1%	
Bowles	182	61	33.5%	35	1	2.9%	
Calwa	762	97	12.7%	208	9	4.3%	
Cantua Creek	655	21	3.2%	141	0	0.0%	
Caruthers	2,103	209	9.9%	572	55	9.6%	
Del Rey	950	88	9.3%	240	11	4.6%	
Easton	1,966	261	13.3%	623	52	8.3%	
Friant	519	130	25.0%	226	22	9.7%	
Lanare	540	52	9.6%	126	7	5.6%	
Laton	1,236	86	7.0%	331	16	4.8%	
Raisin City	165	22	13.3%	42	3	7.1%	
Riverdale	2,416	257	10.6%	728	56	7.7%	
Shaver Lake	705	123	17.4%	303	23	7.6%	
Squaw Valley	2,691	439	16.3%	1,025	89	8.7%	
Tranquillity	813	76	9.3%	236	18	7.6%	
CDP Totals	18,793	2,411	12.8%	5,782	450	7.8%	
Non-CDP Total	149,890	21,491	14.3%	52,102	4,034	7.7%	
Unincorporated Total	168,683	19,080	11.3%	46,320	3,584	7.7%	

Source: 2000 Census Data, with extrapolation

Currently the Housing Authorities of the City and County of Fresno, a single agency more commonly known as the Fresno Housing Authority, owns and manages four senior housing complexes with 114 senior housing units. The complexes are located in the cities of Firebaugh (Firebaugh Elderly, 30 units), Fresno (Pinedale Public Housing, 8 units), Mendota (12 units), and Sanger (Sanger Elderly, 64 units).

A telephone survey in 2001 of privately owned and managed senior complexes in Fresno County revealed that complexes specific to the senior population were scattered throughout the incorporated cities of the County and revealed none within the unincorporated areas. Table H-15 gives a listing of complexes surveyed that offered subsidized rent.

One of the more devastating effects of aging is the loss of independence, which can result when older persons are faced with the prospect of moving in with extended family. Changes in family patterns, financial resources, and health greatly affect the older person's ability to access the essentials of life. As persons age, the need for personal assistance with daily living activities increases. "Assisted living" facilities, which offer a variety of services for residents, are increasingly in demand. However, these daily living services can be quite costly.

Table H-15 - Senior Housing Complexes with Restricted Rents, Fresno County						
Location	Complex	Units	Size	Cost per Month	Availability	
Clovis	Creek Park Village	192	Studio, 1-2 bedrooms	Stud. \$339 1 BR \$435 2BR \$545	1 vacancy; waiting list	
Clovis	Silver Ridge Apartments	100	1-2 bedrooms	\$342/\$410	No vacancy; waiting list	
Fowler	Ruby Court	44	1 bedroom	\$347	No vacancy; waiting list	
Huron	Silver Birch	34	1 bedroom	30% of income	Waiting list	
Kerman	Kerman Garden Apartments	87	1-2 bedrooms	\$290 (Han- dicapped) \$290-\$330	No vacancy; waiting list	
Kingsburg	Park Kingsburg	92	1 bedroom	\$680	No vacancy; waiting list	
Fresno	Masten Towers	206	Studio, 1 bedroom	30% of income	No vacancy; waiting List 6 months to 1 year	
Mendota	Medland Manor	30	1 bedroom	\$384	Vacancy	
San Joaquin	San Joaquin Senior	19	1 bedroom	30% of income	Vacancy; waiting list	
Selma	Lee Bar Village	43	1 bedroom	\$336	No vacancy; waiting list	

Source: County of Fresno Planning & Resource Management Department, Community Development Division

Table H-16 on the following page is derived from a survey of "assisted living" complexes located in Fresno County. Based on the survey, it was discovered that not only is "assisted living" housing very costly, but availability is also very limited. All of the facilities surveyed maintain a waiting list and only one facility (The Californian) had more than one vacant unit available. It also should be noted that all of the senior housing complexes are located in cities, and all of the assisted living facilities are located within the City of Fresno. None in the unincorporated area could be identified.

As persons live longer and the elderly population continues to grow, so will the need for affordable and specialized housing, especially for very low to moderate-income senior households. Only two of the facilities surveyed had rents adjusted to 30 percent of income. The remaining facilities had rents ranging from \$780 per month to \$5,256 per month.

The absence of senior rental housing in the unincorporated areas illustrates a critical need on the part of low-income elderly households. Conventional high rental rates can take a significant portion of a senior's fixed income. Census data shows that 11.3 percent of the unincorporated area population is 65 years old and over. The elderly population in the unincorporated area includes 12,935 elderly households of which 11,217 are owners and 1,718 are renters. Therefore, consideration needs to be made for the needs of elderly renters as well as homeowners in the unincorporated area.

Elderly residents in the unincorporated area who own their own homes are also vulnerable. As they age they often become increasingly unable to repair and maintain their homes due to limited income and mobility. They may have little choice but to move into rental housing where maintenance is the

Table H-16 - Assisted Living Facilities in Fresno County							
Location	Facility	Cost per Month	Amenities	Availability			
City of Fresno	Carrington Pointe	1 bedroom \$2,779 2 bedroom \$3,079	Pool, security, exercise room	Waiting list			
City of Fresno	Delno Terrace	30% of adjusted income (1 bedroom)	Dinners, laundry, security	Waiting list			
City of Fresno	Hacienda	Private \$1,995 Shared \$1,695	3 meals, laundry, transportation, housekeeping	Waiting list			
City of Fresno	Vintage Gardens	\$1,525-\$1,800 Studio-1 bedroom	3 meals, medication, transportation	1 vacancy			
City of Fresno	San Joaquin Gardens	\$2,395 to \$5,256 (private)	3 meals, nurse on staff, housekeeping, transportation	Waiting list			
City of Fresno	Sierra View Home	Shared \$1,212; 1-2 bedrooms \$1,609-\$2,151	3 meals, laundry, nurse, transportation	Waiting list 6 mos1 yr.			
City of Fresno	Twilight Haven	Shared \$1,198-\$1,515 (\$798 for qualified); private \$1,822-\$2,137	Meals, laundry, housekeeping, nurse	1 vacancy			
City of Fresno	The Californian	30% of income	2 meals, security, laundry, nurse	Vacancies			

Source: County of Fresno Planning & Resource Management Department, Community Development Division

responsibility of the management. The absence of affordable rental units near where they live could force elderly households away from their home towns and into other communities that are unfamiliar and away from family and friends. Affordable rental housing for the elderly is needed in their unincorporated communities. Also needed are programs to help seniors maintain the homes they own.

Fresno County's Affordable Housing Programs (AHP) provide low interest deferred loan funds to qualifying low-income elderly persons to rehabilitate or reconstruct their homes. The Fresno County Human Services System, Department of Adult Services provides housing assistance to elderly persons. The County will continue to offer housing referrals and case management help to those who qualify. Low-income elderly persons also are eligible to apply to the Housing Authority's Housing Choice Voucher Program. The Fresno/Madera Area Agency on Aging provides a variety of services to elderly residents. The Agency provides housing assistance by compiling a list of apartments that cater to elderly needs.

Accessible Housing for Persons with Disabilities

Similar to the special needs of the elderly, housing for persons with disabilities also needs to take into account a wide range of variables. The special needs of such individuals vary depending on their particular disabilities.

The 2000 Census Supplementary Survey can be used to help gauge the level of demand for housing to meet the needs of persons with disabilities. The Census Bureau has historically identified a region's labor force as consisting of persons ages 16 and over. In 2000 there were an estimated 487,782 persons ages 16 through 64 in Fresno County, and 5.8 percent of them, or 28,394 were listed as having a physical disability. Of those, 15,629 persons lived outside the City of Fresno.

The survey further distinguished between those persons with physical disabilities who were employed or not employed. An estimated 18,752 persons, or 66 percent of the persons in Fresno County between the ages of 16 through 64 listed as physically disabled, are not employed. Of those persons, 10,060 live outside the City of Fresno. It would appear that a significant percentage of persons with physical disabilities have a degree of impairment that prevents them from obtaining employment. The U.S. Census does not collect data on the number of physically or mentally disabled persons in the unincorporated areas of the County. The Fresno County Human Services System does not gather information on the number of mentally disabled persons in this area.

Persons with physical disabilities may require housing with such special features as ramps, elevators, or restrooms and kitchens specifically designed to accommodate wheelchairs. The California Building Code requires that publicly funded housing meets certain accessibility standards. The County's housing rehabilitation programs (HARP, Rental Rehabilitation Program, HOME owner occupant and rental rehabilitation programs, and CalHome Owner-Occupant Rehabilitation Program) provide opportunities for assistance in the removal of barriers to accessibility in existing dwelling units.

Another factor impacting persons with disabilities is accessibility to the outside world, often addressed through careful consideration of location criteria. Access to public transportation, medical facilities, shopping and community services are a special concern for the disabled. Housing situated in close proximity to, or within walking distance of, public transportation can greatly enhance and help maintain an independent lifestyle.

In addition to the removal of architectural barriers and provision of centrally located housing, persons with physical and developmental disabilities may also require supportive services such as those provided in assisted living facilities to help them maintain their independent lifestyle. (Such facilities are identified in Table H-16.)

Fresno County's Affordable Housing Programs (AHP) provides low interest deferred loan funds to qualifying low income disabled persons in order to make their homes handicapped accessible. Additionally, the County's Human Services System (HSS) works to develop partnerships with community based organizations that offer services to the mentally disabled and physically disabled. The County of Fresno, the Housing Authorities of the City and County of Fresno and the Center for Independent Living-Fresno (CIL) apply to HUD, every year in the spring, for funding by the Mainstream Housing Voucher Program. These rent vouchers are set aside specifically for low-income persons who are physically or mentally disabled. The Housing Authority operates this program and currently distributes 240 vouchers in the program. Over the past three years, the group has typically received 50 vouchers for the City of Fresno and 50 vouchers for the County of Fresno each year. In addition, low income disabled persons are also eligible to apply to the Housing Authority's Housing Choice Voucher Program which can provide rent vouchers to low income persons.

The County of Fresno also helps coordinate housing for mentally disabled persons participating through the HSS Adult Services Department. These persons are assigned individual case managers to assist in finding suitable living arrangements and other services. The County of Fresno and the Housing Authority also actively apply for other grants that will further finance and enhance the services provided. These grants include the Supportive Housing Initiative Act-Grant (SHIA-utilized to finance the costs of individual case managers) and the AB 2034 grant (see housing for homeless section).

In the Fresno area, rent for a one-bedroom housing unit is approximately 63 percent of the total Supplementary Security Income (SSI) monthly payment, according to the Opening Doors Project of the Consortium for Citizens with Disabilities/Technical Assistance Collaborative (CCD/TAC). The Project's findings are published in an article *Priced Out in 2000: the Crisis Continues*. In order to provide financial assistance to meet the housing costs of persons with disabilities, the Housing Choice Voucher Program (formerly Section 8) is offered by the Fresno Housing Authority.

SSI is the primary source of income for persons with physical and/or developmental disabilities. It is a federally funded program that provides monthly income benefits to those who are ages 65 or older, blind, or disabled. For many, it is their only source of income. In California, the SSI monthly payment typically totals \$692. With such an income level, finding any kind of affordable rental housing is challenging enough in Fresno County; finding accessible affordable housing is even more difficult.

The provision of accessible affordable housing is essential in helping persons with physical and developmental disabilities overcome physical and economic barriers. A nationwide campaign for "visitability" is underway. "Visitability," according to the Center for an Accessible Society, means that all homes should be built in such a way that people with disabilities would be able to visit without extraordinary effort. Included in such homes would be at least one zero-step entrance and one bathroom useable by a disabled person, and all doorways would be at least 32 inches wide.

CIL has a center in Fresno (an annual beneficiary of Fresno County CDBG program funds) and is taking steps to expand the "visitability" campaign across the San Joaquin Valley. The center offers a variety of services to disabled persons living in the Fresno area. They include:

- Information and referral sources to assist disabled persons with their housing needs.
- Landlord/tenant advocacy and assistance to persons with possible housing problems.
- Home modification advice on the remodeling of homes in order to make them handicapped accessible.
- Lists of housing with special features, such as accessible housing, low-income housing, Section 8 housing, and market-rate housing.

Female Heads of Households

According to 2000 Census data, there are 38,569 female-headed households in Fresno County. Of that number, 24,351, or 63.1 percent, are headed by single females with children under the age of 18 years. The data indicates that there are more female-headed households in the incorporated cities than in the County unincorporated areas; 10 percent of households in the unincorporated areas are

headed by females as compared to 17 percent of households in cities. Table H-17 shows breakdowns by Census Designated Place according to the 2000 Census.

Table H-17 - Unincorporated Area Female Heads of Household										
	Total	Ho	useholds He	aded By Fem	ales					
Census Designated	House-	Of all	Of all types		With children under 18					
Place or Area	holds	Number	Percent	Number	Percent					
Auberry	722	68	9%	39	5.4%					
Biola	224	35	16%	21	9.4%					
Bowles	35	5	14%	0	0.0%					
Calwa	208	46	22%	19	41.3%					
Cantua Creek	141	5	4%	3	2.1%					
Caruthers	572	65	11%	26	4.5%					
Del Rey	240	54	23%	30	12.5%					
Easton	623	77	12%	40	6.4%					
Friant	226	17	8%	6	2.7%					
Lanare	126	23	18%	9	7.1%					
Laton	331	50	15%	21	6.3%					
Raisin City	42	7	17%	3	7.1%					
Riverdale	728	89	12%	59	8.1%					
Shaver Lake	303	6	2%	3	1.0%					
Squaw Valley	1025	84	8%	43	4.2%					
Tranquillity	236	24	10%	15	6.4%					
All other Unincorporated	46,320	4,403	10%	2,225	50.5%					
Total Unincorporated	52,102	5,058	10%	2,562	4.9%					
Total Cities	200,838	33,511	17%	21,789	10.8%					
Countywide Total	252,940	38,569	15%	24,351	9.6%					

Source: 2000 U.S. Census

Regardless of location, one factor single female-headed households have in common is generally lower household income, which contributes to the high incidence of poverty and a prevalence of housing rental rather than ownership.

In Fresno County, 63 percent of female-headed families lived in renter-occupied housing, according to the 2000 Census. The median gross rent for rental housing in Fresno County in 1990, according to the Census, was \$434 per month. In 2000, median gross rent is expected to be about \$100 higher. As rental rates continue to rise, they will account for an increasing proportion of a lower-income household's income, especially single female households with children.

Fair market rents for Fresno County during fiscal years 2001 and 2002 are illustrated in Table H-18. The rents are determined and published by HUD annually.

Table H-18 - Fresno County Fair Market Rents									
Unit Size	2000-01	2001-02	Increase						
Studio	\$387	\$400	3.36%						
1 bedroom	\$433	\$448	3.46%						
2 bedrooms	\$517	\$535	3.48%						
3 bedrooms	\$720	\$745	3.47%						
4 bedrooms	\$830	\$859	3.49%						

Source: US Department of Housing & Urban Development

Affordable housing is a primary concern for all one-income households, especially for female heads of households who historically earn a lower wage than their male counterparts. Low-income families must often choose between immediate needs such as food, clothing, medical care, adequate shelter and transportation. Since there is a limited and sometimes fixed amount of funds, other basic needs often take precedence over housing.

Assuming that a single mother with two children was able to find a rental unit for the 1990 Census median gross rent of \$434 per month, she needed an annual income of \$17,360 in order for the rent to be considered affordable (30 percent of income). In 1990, the average income of female-headed households in Fresno County was \$15,031, according to the Census. Therefore, this family would have faced a housing cost burden of almost 35 percent. This family would likely have faced overcrowding as well as overpayment for housing. Three persons in a two-bedroom unit with a living room would be considered overcrowded. If there was only one bedroom, or if the common room was also used for a sleeping area, the household would be considered severely overcrowded with 1.5 persons or more per room, excluding the kitchen and bathroom.

Consistent with the lower incomes of female-headed households is the higher incidence of poverty among female households with children. Female-headed households tend to have a higher poverty rate than any other group in California, according to the Public Policy Institute of California (*Poverty in California: Levels, Trends, and Demographic Dimensions, Deborah Reed and Richard Van Swearingen*). It is estimated that, in 2000, 37 percent of California's families headed by single women lived in poverty. This compares with a poverty rate of just over 12 percent for married couples with children.

The 2000 Census counted 5,058 households with female heads (no husband present) in the unincorporated areas of Fresno County. Of these, 2,562 households, or 50.6 percent, included children under 18 years of age. For the county as a whole, including incorporated cities, the percentage of female-headed households with children was 63.1 percent.

Based on estimated poverty status figures from the 2000 Census Supplementary Survey, 38,673 households were below the poverty level in Fresno County. Of this countywide number, 15,449 (39.9 percent) were female-headed households with children under 18 years of age.

While many households find housing through the Fresno Housing Authority Housing Choice Program (formerly Section 8) or Low Income Public Housing Program, many others remain on the Authority's waiting list. According to the Housing Authority, in 2002 there were 3,188 families on

waiting lists for housing assistance, and 68 percent had female heads of households. Table H-19 tabulates the Authority's waiting list for its housing programs and the number and percentage of households headed by females.

Table H-19 - Waiting Lists for Fresno Housing Authority Housing Programs									
Program	Total Households	Female- Headed	Percentage						
Low-Income Public Housing – County	903	569	63.0%						
Low-Income Public Housing – City of Fresno	986	710	72.0%						
Low-Income Public Housing – Countywide	1,889	1,279	67.7%						
Housing Choice Program (formerly Section 8)	1,299	883	68.0%						
TOTAL ALL PROGRAMS	3,188	2,162	67.8%						

Source: Fresno Housing Authority, January 2002

The Planning and Resource Management Department conducted a random survey of available apartments that generated data relevant to this Female Heads of Households section and other Housing Element sections dealing with special needs populations. Results of the Fresno County Apartment Survey are found in Table H-22.

Some of the special needs of female-headed households are apparent. Such households generally have lower incomes, single sources of income, and single parents who are compelled to meet the dual demands of employment and care of dependents. The housing needs of these households are often best met with two- and three-bedroom units with affordable rents that are close to schools, shopping, child care, work areas and public transit.

Large Family Households

Large families -- those with five or more family members -- have requirements for numbers of bedrooms and bathrooms and housing amenities that often exceed the features of the available housing supply. Large family households comprised 26.3 percent, or 49,219, of the family households in Fresno County, according to the 2000 Census. Table H-20 provides details on the number of large families located in Census Designated Places and in the overall unincorporated area of county.

According to 2000 Census data, about half (50.4 percent) of all large households in Fresno County own their homes and half (49.6 percent) rent. These figures include family and non-family households alike. There is no data available to indicate whether these households are crowded but it is evident that their housing units would have to be larger than normal to accommodate the occupants without overcrowding. Given the scarcity of rental units with three or more bedrooms, it seems likely that a large percentage of large-family households that rent are crowded.

A family of five would need more than five rooms besides the kitchen and bathroom to avert overcrowding; the family would be severely overcrowded with three or fewer rooms. A family of eight would need more than eight rooms to avoid overcrowding; five or fewer rooms would constitute severe overcrowding.

Table H-20 – Locations of Large Families in Fresno County									
Census Designated	Total	Large Families		Census Designated	Total	Larg Famil			
Places	Families	No.	%	Places	Families	No.	%		
Auberry	539	88	16.3	Friant	148	13	8.8		
Biola	203	100	49.3	Lanare	106	46	43.4		
Bowles	30	9	30.0	Laton	286	110	38.5		
Calwa	358	169	47.2	Raisin City	37	17	45.9		
Cantua Creek	132	56	42.4	Riverdale	600	187	31.2		
Caruthers	481	184	38.2	Shaver Lake	229	19	8.3		
Del Rey	212	70	33.0	Squaw Valley	779	117	15.0		
Easton	499	125	25.1	Tranquillity	194	60	30.9		
Unin	corporated as	eas not in	Census	Designated Places	36,448	8,581	23.5		
	Total unincorporated areas						24.1		
	Incorporated cities						27.0		
	-		Total fo	or Fresno County	186,736	49,219	26.3		

Source: 2000 U.S. Census

Lower-Income Households Overpaying for Housing

The U.S. Department of Health and Human Services (HHS) establishes poverty guidelines for the 48 contiguous states and for Alaska and Hawaii. Table H-21 gives the breakdown by family size of the HHS poverty guidelines for 2001. Families must earn at least the incomes shown to stay above the poverty line. Hourly income is based on full-time employment (2,080 hours per year).

Table H-21 indicates that a family of four with an annual income of \$17,650 would be at the poverty line. An affordable rent (30 percent of income) for such a family would be about \$441 per month. With the 2000 Census Supplementary Survey estimating median rent at \$534, such a family faces serious overpayment for housing costs. Table H-5 summarizes the incidence of overpayment for housing in 1990 in the unincorporated area of Fresno County and provides an indicator of the current need.

A study prepared by the National Low Income Housing Coalition (NLIHC) in 1999 examined the "gap between housing costs and income of poor people" throughout the U.S. The study indicated that the "Housing Wage" in Fresno County is \$9.62. The Housing Wage is the hourly wage that would need to be earned for 40 hours per week to pay for a two-bedroom unit at Fair Market Rent (FMR) rate. (FMRs are gross rent estimates. They include the shelter rent plus the cost of all utilities, except telephones. HUD sets FMRs to assure that a sufficient supply of rental housing is available to program participants. To accomplish this objective, FMRs must be both high enough to permit a selection of units and neighborhoods and low enough to serve as many low-income families as possible.) This amount is 143 percent of the State minimum wage (\$6.75) and 187 percent of the Federal minimum wage (\$5.15). An employee earning the Federal minimum wage in Fresno County would have to work 75 hours per week to afford such a two-bedroom unit.

Table H	Table H-21 - Federal Poverty Guidelines									
Number In Family	Gross Gross Annual Monthly Income Income		Hourly Income							
1 person	\$8,590	\$716	\$4.13							
2 persons	\$11,610	\$968	\$5.58							
3 persons	\$14,630	\$1,219	\$7.03							
4 persons	\$17,650	\$1,471	\$8.49							
5 persons	\$20,670	\$1,723	\$9.94							
6 persons	\$23,690	\$1,974	\$11.39							
7 persons	\$26,710	\$2,226	\$12.84							
8 persons	\$29,730	\$2,478	\$14.29							
Additional, per child	\$3,020	\$252	\$1.45							

Source: U.S. Department of Health and Human Services

Someone earning close to minimum wages would find it difficult to afford even a one-bedroom unit. The hourly wage necessary to pay the rent while working 40 hours per week is \$8.06, 156 percent of the Federal minimum wage. An employee earning the Federal minimum would have to work 63 hours per week to make ends meet.

The NLIHC report observes that:

- 45 percent of renters in Fresno County could not afford the Fair Market Rent for a twobedroom unit and 39 percent could not afford a one-bedroom unit.
- A three-person household receiving the maximum Temporary Assistance to Needy Families grant could not afford rent greater than \$188 per month.
- A household on SSI could not afford rent greater than \$192 per month.
- A very low-income household could not afford rent greater than \$279 per month.
- A minimum wage earner, earning Federal minimum wage (\$5.15) or State minimum wage (\$6.75), could not afford rent greater than \$268 per month or \$351 per month, respectively, based on the affordability definition of 30 percent or less of gross income.

The study concludes that household income would have to be \$20,000 a year to afford fair market rent for a two-bedroom unit, \$16,760 for one bedroom. A family earning the median annual income would have to spend 54 percent of that income to pay fair market rent for a two-bedroom unit, or 45 percent of that income for a one-bedroom unit.

During the preparation of this Housing Element, the Planning and Resource Management Department conducted an apartment search of Fresno County via an Internet website. The search revealed that there were a limited number of apartment complexes that had 3-bedroom units. The

parameters of the search included apartment listings for units in Fresno city and vicinity, with any number of bedrooms, any number of bathrooms, and any price range.

The search revealed 138 listings. Of these, 28 listings were for three-bedroom units. The remainder were for one- and two-bedroom units. There were no listings for four-bedroom or larger units. Table H-22 shows the results of the Internet apartment search; if the complex had no units of a particular bedroom size the column is marked "None".

Table H-22 – S	Table H-22 – Survey of Available Apartments in Fresno County and Vicinity										
	1 bedroom	2 bedroom	3 bedroom	4 bedroom							
Complex 1	\$590-\$640	\$670-720	None	None							
Complex 2	\$545-\$645	\$625-\$745	None	None							
Complex 3	\$510-\$525	\$550-\$565	None	None							
Complex 4	\$450-\$465	\$545-\$635	None	None							
Complex 5	\$580-\$620	\$675-\$820	None	None							
Complex 6	\$640-\$650	\$720-\$760	\$885-\$895	None							
Complex 7	\$550-\$585	\$615-\$735	\$810-\$845	None							
Complex 8	\$450	\$555-\$610	None	None							
Complex 9	\$675	\$810-\$900	\$1,100	None							
Complex 10	\$550	\$620-\$670	\$875-\$890	None							
Complex 11	\$525	\$600-\$650	\$875	None							
Complex 12	\$610-\$625	\$705-\$945	\$930-\$985	None							
Complex 13	\$495-\$545	\$745-\$700	None	None							
Complex 14	\$605-\$615	\$635-\$785	\$875-895	None							

Source: <u>www.apartments.com</u>, January 2002

The scarcity of three-bedroom and larger apartments, and the high rents for three-bedroom units make it clear why large family households struggle to find adequate housing, especially when the rents for larger units are compared to low and very low income levels.

Farmworker and Migrant Farmworker Housing

Fresno County is a leading producer of agricultural products in the nation. It has been California's top farm-producing county for the past 46 years, according to the University of California Small Farm Center website.

The farm-based economy and central location make Fresno County a prime location for households whose primary source of income comes from agriculture. More persons are permanently and seasonally employed in agriculture in Fresno County than in any other county in the State. In 2000, agricultural employment accounted for 17.9 percent (58,900) of all employment in the County, according to the State Employment Development Department (EDD). This marked a gain of 2,600 employees from the previous year.

Despite the number of agricultural jobs, Fresno County suffers from severe unemployment. Fresno County experienced an unemployment rate of 14.3 percent for 2000, according to EDD. High

unemployment can be attributed in part to the seasonal nature of agriculture. Coupled with the County's population growth -- particularly among lower income households -- seasonal unemployment results in an increasing demand for affordable housing. As demand increases, so does housing costs.

It is estimated that, during the peak harvest months of April through October, the farm labor work force in the County more than doubles. The scale, intensity and timing of agricultural production demands an abundant labor force during the harvest period, which impacts an already strained housing supply and every basic community service. In order to plan for the housing needs of farmworkers, it is essential that public and private developers consider the living and working characteristics of this temporary population that floods County communities during the harvest season and competes with permanent residents for safe, decent and affordable housing.

Currently and historically, the agriculture industry has utilized a migrant or immigrant work force. According to a U.S. Department of Labor survey, nine out of 10 California farmworkers are Mexican natives. The typical farmworker is 33 years old and male. The survey report, Who Works on California Farms? Demographic and Employment Findings From The National Agricultural Workers Survey, states that 45 percent of farmworkers are accompanied by family – usually a spouse, two to three children and sometimes an elderly parent. (Survey results were published by the Labor Department's Office of the Assistant Secretary for Policy, Office of Program Economics, in NAWS Report No. 7, 1998).

The 1998 survey concluded, on average, farmworkers earn \$5.69 per hour. However, most farmworkers are unemployed 26 weeks out of the year. The result is that an estimated 61 percent of California farmworkers live in poverty. The typical total family income is between \$7,500 and \$10,000 per year.

While some workers may stay in the area only during the crop-harvesting season, others, especially those with family, will stay the entire year in hopes of finding year-round employment. Thus the housing needs of farmworkers are separated into two groups – those of the migrant farmworker and those of the permanent resident farmworker.

Existing Farmworker Housing Supply

The Fresno Housing Authority currently owns, manages and maintains 204 units of farm labor housing in West Fresno (40), Parlier (40), Orange Cove (30), Firebaugh (34), and Mendota (60). These units provide permanent year-round housing for farmworker families.

Additionally, the Housing Authority manages and maintains two migrant farmworker-housing complexes in the cities of Parlier and Firebaugh. The Parlier Migrant Center is a 131-unit housing complex that is owned by the State of California, Office of Migrant Services. The Firebaugh facility, Maldonado Plaza, consists of 64 two- and three-bedroom units. The migrant complexes are generally occupied from April to October. The migrant centers open for occupancy in mid-April and are usually fully occupied within two weeks of opening.

These government-managed complexes offer two- and three-bedroom subsidized housing for farmworkers and their families. Families are offered a clean living space, running water, sanitary living conditions and electricity.

The Housing Authority is also planning to build an additional farmworker-housing complex in the City of San Joaquin. The units will be available to farmworker households that meet certain qualifications. The complex will consist of 50 units with two, three or four bedrooms. Construction is scheduled to begin in 2003 with the estimated completion by mid-2004. The Housing Authority will seek funding for the project from the California Department of Housing and Community Development, Farmworker Housing Grant Program, state and federal low income housing tax credits, and loans from the United States Department of Agriculture Section 514 Farm Labor Housing Loan Program.

A temporary and permanent farm labor camp is allowed as a by right use when carried on as a secondary function in conjunction with a bona fide agricultural operation in the A-E, Exclusive Agricultural District which is the predominant agricultural zoning in the County of Fresno. Such camps are also a by-right use in the A-1 and A-2 Agricultural Districts. When the use will not be carried on as a secondary function in conjunction with a bona fide agricultural operation, that is, when the use is the primary use on a parcel, a use permit is required. A Director Review and Approval is required for farm labor camps as a secondary use in the A-L, Limited Agricultural District; they are not permitted as a primary use because one of the purposes of the A-L zone is to reserve and hold certain lands for future urban use.

Other farmworker housing, when developed as multifamily housing is allowed in any zone that permits multi-family dwellings. Refer to Appendix E.

The Fresno County Human Services System, Department of Community Health, Environmental Health System, is charged with inspection and code enforcement of farm labor housing in the unincorporated areas of the County. The Environmental Health System oversees 196 active farm labor-housing facilities. An estimated 4,619 workers are housed in these facilities in 1,491 housing units throughout the County.

The State Department of Housing and Community Development (HCD) has jurisdiction over farmworker employee housing located within cities. According to statistics from HCD, there are 206 farm labor facilities in Fresno County cities that house 1,237 employees in 411 units.

Farmworker Housing Overcrowding

Due to low wages and periods of unemployment, it is not uncommon to find farmworkers and their families living in extremely overcrowded conditions. Affordable housing is often lacking, so several families may live together in one house in order to share expenses. During the harvest season, it's not unusual for farmworkers to go home to substandard housing that may include shacks, sheds, tents, trailers, garages, warehouses and automobiles. Some will go "home" to no shelter at all.

In a 1999 report by the California Policy Research Center, a case was cited where 22 people were found living in a two-bedroom unit. The two-bedroom rental unit housed two elderly persons in one bedroom, a family of five in another bedroom, and 17 single male farmworkers in the living room area. Additionally, a makeshift shack behind the house was home for another family, while the back yard was used as a campground for additional migrant farmworkers. (The report is entitled Is There a Doctor in the Field? Underlying Conditions Affecting Access to Health Care for California Farmworkers and their Families, by Bonnie Lynn Bade.)

While there are a number of factors that may influence farmworkers to live in this manner, the two most often cited are the lack of affordable housing in general and the difficulty in renting housing

with temporary lease periods. Landlords are, for the most part, unwilling to rent apartments or houses on a short-term basis. Typical lease periods are six months to one year and usually require first and last month's rent and a security deposit.

Additional affordable housing specifically designed for farmworker households is desperately needed in Fresno County. A temporary/seasonal work force needs temporary/seasonal housing. In rural communities the migrant farmworker population is often competing with permanent households for the same affordable units. The influx of a seasonal labor force, even temporarily, causes a strain on the already critical housing shortage. The implication of this seasonal variation of housing need is that there should be enough housing to accommodate the peak demand. Therefore, more housing than will ordinarily be used at any one time should be available countywide.

In addressing the farmworker housing need, it is imperative that the County partner with other agencies for the development of housing specifically designed to meet the special needs of the farmworker population. The programs to address special housing needs of farmworkers are identified in the implementation programs on page 7-84.

Homeless Persons

Fresno County continues to see a demand for facilities to address the needs of homeless residents. According to a recent survey of homeless service providers by the Fresno County Human Services System (HSS), it was estimated that the number of homeless in the County was approximately 5,157 persons. While the most recent census data on homeless persons (1990), estimated that a total of 1,210 people were homeless in Fresno County. The variation in these figures is due, in part, to an actual increase in the number of homeless persons since the 1990 census data was gathered, yet this disparity can also be attributed to the difficulty of trying to count homeless persons. There are an estimated 2,012 homeless persons in the unincorporated area of the County. This estimated number of homeless persons in the County's unincorporated area is based on the same percentage of unincorporated County residents to the total County population, (using a base County-wide homeless estimate of 9,600). As homeless services are concentrated in the urban areas of the cities and because there is no data indicating the number of homeless persons in the County would parallel the same ratio as the unincorporated population figures to the overall number of persons in the County, this estimate is not factually supported. It is anticipated that there are less than 2012 homeless persons in the unincorporated area of the County because the stated estimate assumes equal distribution of homeless persons and homeless populations are postulated to concentrate more in urban areas compared to rural areas.

In 1997, the Fresno Continuum of Care interviewed 436 homeless individuals and determined the following:

- Of those interviewed, 68 percent were male and 32 percent female
- 45 percent of the respondents were Black, 30 percent were White, 23 percent were Hispanic and 2 percent were Asian.
- Homeless individuals were far less likely to use homeless shelters than families. Only 34 percent of the individual respondents had accessed a homeless shelter in the six months prior to the interview.

■ The interviews indicated that 87 percent of the families interviewed reported a source of income while only 30 percent of the homeless individuals interviewed had some source of income.

In addition, the Continuum of Care identified a number of sub-populations within the County's homeless population. The sub-populations included persons with chronic substance abuse; the severely mentally ill; the dually diagnosed (severe mental illness and chronic substance abusers), persons with HIV/AIDS, veterans, victims of domestic violence, youths, and the elderly. Each of these sub-populations has varying needs requiring different approaches for assistance. For example, while homeless youths have educational or training needs, mentally ill patients require the services of a mental health professional.

Services Offered to the Homeless

Currently, the Fresno County area is home to a variety of programs and institutions that provide services to homeless persons. Some programs are administered by non-profit institutions, while others are administered through governmental agencies. A number of these programs are geared to address a specific sub-population. The following is a listing of various agencies and the type of service/program provided:

<u>The Marjaree Mason Center</u> – provides housing and services to victims of domestic violence.

<u>Turning Point of Central California</u> – provides shelter and services to mentally ill homeless.

The Fresno Rescue Mission – provides housing and services to homeless.

<u>Catholic Charities</u> – provides emergency services to homeless.

<u>The Poverello House</u> – provides housing and services to homeless.

Fresno County Economic Opportunities Commission Sanctuary Youth Shelter – provides housing and services to homeless youth.

<u>Fresno County Human Services System</u> – provides housing vouchers for emergency room and board to homeless.

In early 1999, a core group of non-profit corporations, government agencies and service providers began meeting with the objective of strengthening the existing Fresno Continuum of Care' effectiveness in serving the area's homeless population through collaboration of resources. As a result of these meetings the Fresno/Madera Continuum of Care (F/MCoC) Collaborative was established to develop a comprehensive approach to the delivery of services to the homeless.

In 2000, the F/MCoC submitted a successful Continuum of Care application to HUD. HUD notified the F/MCoC in November 2001 that the application had received funding. The F/MCoC received a total award of \$4,191,181. The following outlines the F/MCoC's member agencies that collaborated on the application, the program the agency sponsored, and the dollar amount funded through the Continuum's application.

- Housing Authority of the City of Fresno Continuum of Care Shelter Plus Care, \$538,200.
- Fresno County Economic Opportunities Commission (EOC) Sanctuary Transitional Living Center, \$421,708.
- Housing Authority of the City of Fresno Continuum of Care HMIS Information System, \$300,000.
- Marjaree Mason Center Transitional Living Project Homeward Bound, \$196,448.
- Turning Point of Central California, Inc. Transitional Living Center, \$520,719.
- Turning Point of Central California, Inc. Transitional Housing Expansion, \$223,806.
- Valley Teen Ranch Valley Teen Ranch Transitional Living Home, \$140,545.
- Turning Point of Central California, Inc. New Outlook Program, \$1,573,755.
- Catholic Charities Trinity House, \$156,000.

In addition, Fresno County Human Services System (HSS) applied for and received a state grant, funded through Assembly Bill 2034, for \$5.4 million. The funds will be used for a program designated to aid mentally ill homeless people. The program has the capacity to help 150 individual at any given time and will provide mental health treatment, vocational training, job search help, and basic day-to-day living assistance.

HSS also provides services and funding for programs aiding the homeless. Emergency Shelter Grant (ESG) funds are managed by HSS. From 1996 to 2001, HSS received an average of \$192,379 per year in ESG funding. During those years, the programs funded were the EOC Youth Sanctuary and the Marjaree Mason Center. From 1996 to 2000, the EOC Youth Sanctuary received \$512,970 and the Marjaree Mason Center received \$398,353 to serve the homeless.

Emergency shelters and transitional housing have typically been provided in the incorporated cities where the need is greatest. The sites listed above are located within the City of Fresno, except for the Valley Teen Center located in rural Madera County.

Within the unincorporated area of Fresno County, emergency shelters allowed as a by right use in the C-P, Administrative and Professional Office District and C-4, Central Trading District and in the A-1, Agricultural District with a conditional use permit. They would also be allowed in zones that permit hotels, which include the C-3, Regional Shopping Center District, and the C-4, Central Trading District by right; the C-6, General Commercial with a Director Review and Approval (DRA); and the A-1 and R-E, Recreational Districts with a conditional use permit. Refer to Appendix E for the list of by right and discretionary uses by zone. These zones are found in a number of the unincorporated communities in the County with the C-4 and the C-6 being the more common zones found in these communities.

Assisted Housing Projects at Risk of Conversion to Market Rates

According to a report prepared in Spring 1998 by the California Housing Partnership Corporation (CHPC) for the State HCD, the potential loss of affordability restrictions on a considerable portion

of government-assisted multifamily rental housing stock is one of California's leading housing problems.

Government-assisted units are financed using several government programs with varying regulatory standards. Under these programs, the federal government provides developers with subsidies that result in the development of multifamily rental housing with rent-restricted units affordable to low and very low income persons. It has been estimated that 375,000 to 450,000 people in California, mostly very-low income elderly and families with children, have benefited from subsidized housing (HCD, *Affordable Rental Housing at Risk of Conversion*).

HCD has indicated that a significant portion of these properties are now approaching the end of the 20- to 40-year affordability restrictions and are eligible for conversion to market rate housing. The list of "Projects for Fresno County", furnished by the State Department of Housing and Community Development shows there are no assisted housing units at risk of conversion in the unincorporated area of Fresno County.

Fair Housing

It is the policy of the County of Fresno that fair housing is the law and the law will be obeyed. All residents should have equal access to housing opportunities, to adequate financing and insurance and to purchase, sell, rent, and lease property. Title VIII of the Civil Rights Act of 1968, also known as the Fair Housing Act, prohibits discrimination in the sale, rental and financing of housing based on race, color, religion, sex, national origin, disability and familial status.

In accordance with this law, and to comply with state guidelines, the County of Fresno annually certifies to HUD that the County will affirmatively further fair housing. In 1999, in an effort to further fair housing practices, the County approved funding to support fair housing activities. Funds were allocated from the County CDBG program to fund fair housing outreach, education and investigation activities. The additional fair housing activities were added to the County's 1999-2000 Action Plan.

The Fair Housing Council of Central California

In May 2000, the County contracted with Fair Housing Council of Central California (FHCCC) to provide fair housing services within the unincorporated area and smaller cities in Fresno County. After a successful first year, the County renewed its contract with the FHCCC to continue providing these services.

The FHCCC, founded in 1994, is a private, non-profit, fair housing agency dedicated to the creation of racially and economically integrated communities, neighborhood diversity, and the elimination of discriminatory housing practices. The FHCCC provides a comprehensive program of community outreach and education, investigation and enforcement of claims pertaining to Fair Housing infractions, advocacy, and counseling. HUD has designated the FHCCC as a Private Enforcement Initiatives program.

From June 1995 to December 2000, the FHCCC processed over 780 complaints of housing discrimination. Approximately 21 percent of the complaints involved units or complexes entirely within the unincorporated areas of Fresno County. Currently the FHCCC is investigating 29 cases of Fair Housing discrimination.

In an effort to combat unfair housing practices, the FHCCC held six Fair Housing Education and Training Workshops for housing industry representatives from lending and banking, real estate brokerages, landlords, and property managers during the 2000-01 fiscal year. Additionally, 14 separate Fair Housing and Education workshops were conducted for agencies that provide social services or other advocacy services to clients identified as "protected class" members under Fair Housing law. Outreach and education services were also provided to the general public residing in the cities of Kerman, Reedley, Kingsburg, Clovis and Sanger and in the unincorporated communities of Biola, Riverdale and Lanare. In cooperation with the County of Fresno and other community organizations, the FHCCC hosts the Annual Fair Housing Conference during National Fair Housing Month each April.

Although the services provided through FHCCC serve to spread awareness of fair housing laws, there continues to be a rise in fair housing discrimination complaints. It is believed that, because of enhanced housing education, residents recognize discrimination more readily and thus a rise in discrimination complaints is the result.

Impediments to Fair Housing Choice

In February 1996, the County completed an analysis of impediments to fair housing. As a result of that analysis, the County Board of Supervisors approved the formation of the Affordable Housing Task Force to analyze housing choice issues in the County and to recommend to the Board programs, policies, and procedures that would assure County residents fair and impartial access to housing.

The task force developed 18 housing program recommendations and had 16 policy related recommendations, which were presented to the Board. The housing program recommendations were prioritized along with the possible funding source.

The housing program recommendations of the Task Force included funding the following programs:

- 1. Self help housing construction
- 2. Rental rehabilitation
- 3. Downpayment Assistance
- 4. Owner-occupied minor rehabilitation
- 5. Seasonal housing rehabilitation

The policy related recommendations of the Task Force included the following:

- 1. Pre-zone additional property in unincorporated communities for residential development.
- 2. Streamline the application process for development of affordable housing.
- 3. Update Community Plans to allow for more land for residential uses.
- 4. Reaffirm that infrastructure is essential for providing affordable housing.
- 5. Simplify Home Investment Partnership Program regulations.

Once the Board of Supervisors adopts the Housing Element, the County will commence the process of updating its Fair Housing Program. The County will establish a working team for this task, keeping in mind the terms of the contract between the County and FHCCC. Under the contract, FHCCC holds workshops for community groups that work with protected classes of individuals,

conducts training for housing providers, investigates and provides testing for claims of housing discrimination, and provides counseling and referral services to victims of housing discrimination. The FHCCC is currently gathering discrimination and fair housing data that will be used in the County's updated analysis of impediments and fair housing recommendations.

Within the next year the County expects to complete the updated analysis of impediments to fair housing choice, develop new recommendations and actions to eliminate any identified impediments, and develop an updated fair housing program for the implementation of these recommendations and actions. Lastly, the County will ensure that the updated analysis, development and implementation of the fair housing program are documented for auditing purposes.

In its analysis of impediments, the County will again examine County laws, regulations, policies, procedures and practices that might obstruct fair housing choice. The County will also conduct an assessment of conditions that affect fair housing choice for all protected classes. An assessment of the availability of affordable, accessible housing has already been completed in the development of the Housing Element and will be incorporated into the analysis of impediments.

Upon completion of the analysis to impediments, the County will develop actions to eliminate the identified impediments. These will be developed into recommendations and an updated Fair Housing Program that will be presented to the Board of Supervisors for approval. The Fair Housing Actions identified will contain a detailed plan for implementation of the recommendations.

NEW CONSTRUCTION NEEDS

Construction During 2000 and 2001

The COG Regional Housing Allocation Plan summarized in Table H-1 provides the basis for evaluating housing needs in unincorporated areas. The allocations in the COG plan cover the time frame 2000 to 2007. Prior to compilation and adoption of this Housing Element in 2002, two calendar years worth of new construction took place. New housing units provided during that period are appropriately subtracted from Allocation Plan totals because that portion of the housing need has been satisfied.

Table H-23 was compiled using Fresno County's permit tracking system in combination with its Geographic Information System (GIS):

Table H-23: 2000-01 New Housing Unit Construction										
in Unincorporated Areas Westside Westside Fresno- East Sierra FORTAL										
Calendar Year	North	South	Clovis	Valley	Nevada	TOTAL				
2000	65	2	83	147	120	417				
2001	33	4	94	91	107	329				
AREA TOTAL	98	6	177	238	227	746				

Source: Fresno County Permit Records, Approved Final Inspections

It is not possible to precisely determine the affordability level of these new housing units because of the limitations of the existing permit tracking system, but reasonable assumptions can be drawn from descriptions of the projects permitted. A majority of permits for "stick-built" homes list construction square footages, which can provide a method of classification. Modest-sized homes (1,200 to 1,500 square feet) were listed as affordable to households of moderate income. Larger homes were placed in the above moderate-income category and smaller homes were categorized as affordable to low-income households. Mobile homes, tabulated separately; were placed in the low-income category because of their size (most are smaller than 1,250 square feet) and low cost in relation to conventional construction.

Table H-24: 2000-01 New Housing Unit Construction by Income Category										
Income Category	Westside North	Westside South	Fresno- Clovis	East Valley	Sierra Nevada	TOTAL				
Very Low	0	0	0	0	0	0				
Mobile Homes (Low)	42	4	16	18	29	109				
Other Low Income	3	0	4	0	4	11				
Moderate Income	17	0	16	21	22	76				
Above Moderate	28	1	134	183	161	507				
Unable to Classify *	8	1	7	16	11	44				
AREA TOTAL	98	6	177	238	227	746				

^{*} Insufficient data

Source: Fresno County Permit Records, Approved Final Inspections

No units were deemed to be affordable to very low-income households because no higher-density development occurred.

Utilizing these criteria, new housing units completed during 2000-01 were categorized as shown in Table H-24. The identification of units in the low and moderate-income categories is supported by survey data in Appendix F.

Inventory of Residential Land Resources

Thanks to the data management and automation tools available through the Geographic Information System, vacant parcels that are properly zoned for residential development can be identified and quantified. A computer model has been developed to generate an Inventory of Residential Land Resources. The purpose of this inventory was to determine if there is sufficient land zoned to potentially accommodate the number of new units defined for the unincorporated area of the County in the 2001 Fresno County Regional Housing Needs Allocation Plan. To avoid "double counting" of parcels by the cities and the County, the model specifically excludes territory within city spheres of influence except for those unincorporated islands completely surrounded by the cities of Fresno and Clovis.

Methodology:

The approximately 262,000 parcels in the county were screened to identify only those parcels within unincorporated areas that are outside city spheres of influence or within county islands. Parcels were then screened by zoning districts that allow residential uses as a by-right use (do not require a use permit for residential uses). The agricultural zoning districts were not included in this list because residential uses in agricultural districts are considered to be secondary uses. Refer to Appendix E for a listing of by-right and discretionary residential uses by zoning district. Parcels were further sorted by market area established in the Regional Housing Needs Allocations Plan.

Parcels were then screened to exclude tax exempt parcels and identify the vacant parcels. For this inventory, vacant land includes land/parcels with no improvements and land categorized by the Assessor's Office as vacant land with minor improvements. Parcels of 20 acres or more in the R-1-A, R-1-AH, R-1-B, R-1-C, R-1-E, R-1-EH, RA, RR, and RR5 zoning districts which have one residential unit were included in the vacant land inventory due to subdivision potential. Parcels of 10 acres or more in R-1, R-2, R-2-A, R-3, R-3-A, R-4, TP, RP, CP, and C-4 zones which have one residential unit were also included in the inventory due to the potential for further residential development.

Parcels meeting these criteria were sorted by zoning district and the parcel size was compared to the density standards of the respective zone to identify the potential for accommodating new housing units. Refer to Appendix G for zoning density standards.

All of this data was compiled for the selected parcels to identify the market area zoning, square footage, acreage, potential number of units, and applicable service district.

The vacant parcels were finally sorted into income group classifications. The classifications were based on zoning because the potential affordability of a housing project is generally related to the density of the development. The following categories were used:

■ VERY LOW INCOME: Because only high-density projects are generally considered potentially affordable to very low income households, potential housing units assigned to this income category were confined to the following zone districts: R-3, R-3-A, R-4, TP, RP, CP, and C-4. The R-3 and R-3-A districts are residential districts that allow one residence for every 1,500 square feet. The R-4 district allows a residence for every 1,000 square feet. The TP (Trailer Park) District accommodates mobile homes at a density of one residence per 2,400 square feet. The other districts allow mixed uses with residences developed as densely as one per 2,400 square feet. RP is Residential and Professional, CP is Administrative and Professional, and C-4 is Central Trading.

- LOW INCOME: Medium to high-density residential zone districts were assigned to this income category: R-1, R-2 and R-2-A. The R-1 district allows single-family residences on lots as small as 6,000 square feet (4,500 square feet if a density bonus is obtained through a conditional use permit). The R-2 and R-2-A districts accommodate one housing unit per 2,400 square feet.
- MODERATE INCOME: The R-1-B and R-1-C single-family residential zone districts were assigned to this category. They require minimum lot sizes of 12,500 and 9,000 square feet, respectively.
- ABOVE MODERATE INCOME: Minimum lot requirements over 12,500 square feet are associated with development costs that are considered to make housing units affordable only to those with above-average incomes. The following districts are included in this category (minimum lot sizes in parentheses): RR (rural residential, two acres); RR5 (rural residential, five acres); RA (residential-agricultural, 36,000 square feet); R-1-A and R-1-AH (20,000 square feet); and R-1-E and R-1-EH (37,500 square feet).

The data gathered for this inventory is shown in Table H-25 by Market Area. It includes the number of parcels, their acreage, and the potential units calculated for individual parcels by zone. This data is totaled by income group classification and compared to the housing allocation. Because none of the designated zoning districts are located within the Westside South Market Area no potential units are identified for this market area. These are parcels the County has available to meet the demand for new housing during the 2000-07 planning period addressed by this Housing Element. The data contained in Table H-25 is summarized in Table H-26 for the five market areas.

	Table H-25: Inventory of Residential Land Resources										
WESTSIDE NORTH MARKET AREA											
ZONE	# PARCELS	ACREAGE		POTENTIAL UNITS		DIFFERENCE					
CP	3	4.3		76							
C4	42	7.9		119							
SUBTOTAL	45	12.1	VL	195	370	-175					
R1	109	46.1		289							
R2	R2 5 1.9 32										
R2A	5	0.9		14							

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	Table H	1-25: Invent	ory o	f Residential	Land Resource	S
SUBTOTAL	119	48.9	L	335	223	112
R1B	8	4.1		17		
SUBTOTAL	8	4.1	M	17	242	-225
RR	5	3.0		0		
RA	30	9.1		1		
R1AH	1	1.5		3		
SUBTOTAL	36	13.6	AM	4	159	-155
TOTAL	208	78.8		551	994	-443
WESTSIDE :	SOUTH MA	RKET ARE	A			
	#			POTENTIAL		
ZONE	PARCELS	ACREAGE		UNITS	ALLOCATION	DIFFERENCE
			VL		102	-102
			L		0	0
			M		20	-20
			AM		75	-75
TOTAL	0	0		0	197	-197
EAST VALL	EY MARKE	T AREA				
ZONE	# PARCELS	ACREAGE		POTENTIAL UNITS	ALLOCATION	DIFFERENCE
C4						
<u>C4</u>	1.2	2		24		
	13	2		24		
SUBTOTAL	13	2	VL	24	218	-194
R1	13 21	2	VL	24 21	218	
R1 R2	13 21 22	2 4 5	VL	24 21 76	218	
R1 R2 R2A	13 21 22 1	2 4 5 0		24 21 76 3		-194
R1 R2 R2A SUBTOTAL	13 21 22 1 44	2 4 5 0 9	VL L	24 21 76 3 100	218	
R1 R2 R2A SUBTOTAL	13 21 22 1 44 164	2 4 5 0 9		24 21 76 3 100 392		-194
R1 R2 R2A SUBTOTAL R1B R1C	13 21 22 1 44 164 14	2 4 5 0 9 137 9	L	24 21 76 3 100 392 35	118	-194 -18
R1 R2 R2A SUBTOTAL R1B R1C SUBTOTAL	13 21 22 1 44 164 14 178	2 4 5 0 9 137 9 145		24 21 76 3 100 392 35 427		-194
R1 R2 R2A SUBTOTAL R1B R1C SUBTOTAL	13 21 22 1 44 164 14 178 158	2 4 5 0 9 137 9 145	L	24 21 76 3 100 392 35 427 328	118	-194 -18
R1 R2 R2A SUBTOTAL R1B R1C SUBTOTAL	13 21 22 1 44 164 14 178	2 4 5 0 9 137 9 145	L	24 21 76 3 100 392 35 427	118	-194 -18
R1 R2 R2A SUBTOTAL R1B R1C SUBTOTAL RR RR	13 21 22 1 44 164 14 178 158 43	2 4 5 0 9 137 9 145 787 226	L	24 21 76 3 100 392 35 427 328 13	118	-194 -18
R1 R2 R2A SUBTOTAL R1B R1C SUBTOTAL RR RR RR5 RA	13 21 22 1 44 164 14 178 158 43 9	2 4 5 0 9 137 9 145 787 226 7	L	24 21 76 3 100 392 35 427 328 13 5	118	-194 -18

	Table H	I-25: Invent	ory o	f Residential	Land Resource	es
FRESNO-CI	LOVIS MET	ROPOLITA	N MA	RKET AREA		
ZONE	# PARCELS	ACREAGE		POTENTIAL UNITS		DIFFERENCE
TP	8	44		731		
RP	1	0		0		
CP	12	4		67		
C4	4	1		8		
SUBTOTAL	25	48	VL	806	381	425
R1	157	42		214		
R2	4	1		25		
R2A	22	7		116		
SUBTOTAL	183	50	L	355	211	144
R1B	182	86		213		
R1C	6	2		5		
SUBTOTAL	188	87	M	218	215	3
RR	227	522		174		
RR5	4	19		1		
RA	24	57		58		
R1A	8	4		6		
R1AH	44	27		0		
R1E	2	2		2		
R1EH	13	20		19		
SUBTOTAL	322	651		260	-46	306
TOTAL	718	837		1,639	761	878
SIERRA NE	VADA MAR	KET AREA				
ZONE	# PARCELS	ACREAGE		POTENTIAL UNITS		DIFFERENCE
C4	18	43		764		
RP	2	1		10		
ТР	2	48		864		
SUBTOTAL	22	92	VL	1,638	70	1,568
R1	199	161		1,074		
R2	7	45		822		
SUBTOTAL	206	206	L	1,896	58	1,838
R1B	340	1,307		4,382		
R1C	134	230		1,060		

	Table H-25: Inventory of Residential Land Resources									
SUBTOTAL	474	1,537	M	5,442	77	5,365				
RR	759	5,197		2,276						
RR5	87	628		79						
R1A	117	92		152						
R1E	9	198		226						
SUBTOTAL	972	6,115	AM	2,733	149	2,584				
TOTAL	1,674	7,950		11,709	354	11,355				

(Note: a zero indicates parcel size of less than one acre.)

Table H-26 contains the summary of the data within Table H-25 including the allocation from the Housing Needs Allocation Plan for each of the five market areas and the unincorporated County total; the potential units; and the difference between the allocation and the potential number of units.

Table H-26: Summary of Allocation and Potential Units on Vacant Land							
MAR	KET AREAS	Westside North	Westside South	East Valley	Fresno/ Clovis Metro	Sierra Nevada	County Total
Very Low	Allocation	370	102	218	381	70	1,141
	Potential Units	195	0	24	806	1,638	2,663
<i>V</i> .	Difference	-175	-102	-194	425	1,568	1,522,
	Allocation	223	0	118	211	58	610
Low	Potential Units	335	0	100	355	1,896	2,686
	Difference	112	0	-18	144	1,838	2,076
Moderate	Allocation	242	20	125	215	77	679
	Potential Units	17	0	427	218	5,442	6,104
	Difference	-225	-20	302	3	5,365	5,425
Above Moderate	Allocation	159	75	-15	-46	149	322
	Potential Units	4	0	346	260	2,733	3,343
	Difference	-155	-75	361	306	2,584	3,021
Market Area Total	Allocation	994	197	446	761	354	2,752
	Potential units	551	0	897	1,639	11,709	14,796
	Difference	-443	-197	451	878	11,355	12,044
This tab	le does not include	e land in the PV,	Planned Village	, Zone			

Water and sewer services are available in a number of areas in the county. A survey of the special districts, county service areas and water works districts was conducted to identify service capacities. The final column of the table shows potential additional capacity to be developed in the planning period, through 2007. The results of the survey are shown in Table H-27. New development within these areas must connect to the service systems. In other areas of the county, use of wells and septic systems is permitted.

Table H-27: Available Capacity among Sewer and Water Providers				
WESTSIDE NORTH MARKET AREA	Current	Currently	Current	Future
District or Area of Service Provider	Capacity	Served	Excess	Excess
Biola Community Services District	660	255	405	120
Caruthers Community Services District	800	603	197	162
County Service Area (CSA) 30 (El Porvernir)	56	53	3	0
CSA 32 (Cantua Creek)	73	72	1	0
CSA 40 (Del Rio)	49	38	11	0
CSA 49 (O'Neil Farms)	Data Not Av	vailable	1	
Lanare Community Services District	129	129	0	0
Riverdale Public Utilities District	945	785	160	0
Tranquillity Public Utilities District	339	329	10	0
TOTALS WITHIN MARKET AREA	3,051	2,264	787	282
WESTSIDE SOUTH MARKET AREA	Current	Currently	Current	Future
District or Area of Service Provider	Capacity	Served	Excess	Excess
No zoning; no service districts	0	0	0	0
		•		
EAST VALLEY MARKET AREA	Current	Currently	Current	Future
District or Area of Service Provider	Capacity	Served	Excess	Excess
CSA 10 (Cumorah Knolls)	47	47	0	0
CSA 47 (Quail Lakes)	272	220	52	0
CSA 5 (Wildwood Estates)	152	141	11	0
Del Rey Community Services District	310	200	110	110
Laton Community Services District				110
Later Community Convices District	550	450	100	0
TOTALS WITHIN MARKET AREA	550 1,349			
TOTALS WITHIN MARKET AREA	1,349	450 1,058	100 273	110
TOTALS WITHIN MARKET AREA FRESNO-CLOVIS METROPOLITAN	1,349 Current	450 1,058 Currently	100 273 Current	0 110 Future
TOTALS WITHIN MARKET AREA FRESNO-CLOVIS METROPOLITAN District or Area of Service Provider	1,349 Current Capacity	1,058 Currently Served	100 273 Current Excess	110 Future Excess
TOTALS WITHIN MARKET AREA FRESNO-CLOVIS METROPOLITAN District or Area of Service Provider Unincorporated Islands, Clovis	Current Capacity * The cities o	1,058 Currently Served of Fresno and	273 Current Excess Clovis provide	110 Future Excess
TOTALS WITHIN MARKET AREA FRESNO-CLOVIS METROPOLITAN District or Area of Service Provider Unincorporated Islands, Clovis Unincorporated Islands, Fresno	Current Capacity * The cities o water services	1,058 Currently Served of Fresno and s to County is	273 Current Excess Clovis provided lands.	110 Future Excess e sewer and
TOTALS WITHIN MARKET AREA FRESNO-CLOVIS METROPOLITAN District or Area of Service Provider Unincorporated Islands, Clovis Unincorporated Islands, Fresno CSA 14 (Belmont Manor)	Current Capacity * The cities o water services 41	1,058 Currently Served of Fresno and s to County is 41	273 Current Excess Clovis provided lands.	110 Future Excess e sewer and
TOTALS WITHIN MARKET AREA FRESNO-CLOVIS METROPOLITAN District or Area of Service Provider Unincorporated Islands, Clovis Unincorporated Islands, Fresno CSA 14 (Belmont Manor) CSA 23 (Exchequer)	Current Capacity * The cities of water services 41 16	1,058 Currently Served of Fresno and s to County is 41 15	Current Excess Clovis provided lands.	Future Excess e sewer and 0
TOTALS WITHIN MARKET AREA FRESNO-CLOVIS METROPOLITAN District or Area of Service Provider Unincorporated Islands, Clovis Unincorporated Islands, Fresno CSA 14 (Belmont Manor) CSA 23 (Exchequer) CSA 39AB (Beran Way-Prospect-Grove)	Current Capacity * The cities o water service: 41 16 162	1,058 Currently Served of Fresno and s to County is 41 15 149	Current Excess Clovis provided lands.	Future Excess e sewer and 0 0 0
FRESNO-CLOVIS METROPOLITAN District or Area of Service Provider Unincorporated Islands, Clovis Unincorporated Islands, Fresno CSA 14 (Belmont Manor) CSA 23 (Exchequer) CSA 39AB (Beran Way-Prospect-Grove) CSA 44A (Millerton Mobile Park Estates)	The cities of water services 41 162 104	450 1,058 Currently Served of Fresno and s to County is 41 15 149 96	Current Excess Clovis provide lands.	Future Excess e sewer and 0 0 0 0 0
FRESNO-CLOVIS METROPOLITAN District or Area of Service Provider Unincorporated Islands, Clovis Unincorporated Islands, Fresno CSA 14 (Belmont Manor) CSA 23 (Exchequer) CSA 39AB (Beran Way-Prospect-Grove) CSA 44A (Millerton Mobile Park Estates) CSA 44C (Riverview Ranch)	Current Capacity * The cities o water services 41 16 162 104 12	450 1,058 Currently Served of Fresno and s to County is 41 15 149 96 9	Current Excess Clovis provided lands.	Future Excess e sewer and 0 0 0 0 0 0
FRESNO-CLOVIS METROPOLITAN District or Area of Service Provider Unincorporated Islands, Clovis Unincorporated Islands, Fresno CSA 14 (Belmont Manor) CSA 23 (Exchequer) CSA 39AB (Beran Way-Prospect-Grove) CSA 44A (Millerton Mobile Park Estates) CSA 44C (Riverview Ranch) CSA 44D (Monte Verdi)	T,349 Current Capacity * The cities of water services 41 16 162 104 12 125	450 1,058 Currently Served of Fresno and s to County is 41 15 149 96 9 50	Current Excess Clovis provide lands. 0 1 13 8 3 75	0 110 Future Excess e sewer and 0 0 0 0 0 0 0
FRESNO-CLOVIS METROPOLITAN District or Area of Service Provider Unincorporated Islands, Clovis Unincorporated Islands, Fresno CSA 14 (Belmont Manor) CSA 23 (Exchequer) CSA 39AB (Beran Way-Prospect-Grove) CSA 44A (Millerton Mobile Park Estates) CSA 44C (Riverview Ranch)	Current Capacity * The cities o water services 41 16 162 104 12	450 1,058 Currently Served of Fresno and s to County is 41 15 149 96 9 50 99	Current Excess Clovis provided lands.	110 Future Excess e sewer and

Table H-27: Available Capacity among Sewer and Water Providers					
WWD 18 (Friant)	Data Not Available				
Malaga County Water District	242	222	20	20	
TOTALS WITHIN MARKET AREA	* 810 +	* 681 +	* 129 +	* 20 +	
SIERRA NEVADA MARKET AREA	Current	Currently	Current	Future	
District or Area of Service Provider	Capacity	Served	Excess	Excess	
WWD 32 (Alder Springs, Mile High)	48	45	3	8	
Big Creek Community Services District	36	35	1	0	
CSA 1 (Tamarack)	48	37	11	0	
CSA 31-B (Shaver Lake Sewer)	710	616	94	0	
CSA 34A (Brighton Crest)	420	42	378	0	
WWD 41 (Shaver Lake Sewer)	864	389	475	0	
WWD 41 (Shaver Lake Water)	864	551	313	0	
WWD 38 (Millerton-Sky Harbor)	220	45	175	0	
WWD 40 (Shaver Springs)	93	64	29	0	
Sierra Cedars Community Services District	0	0	549	0	
TOTALS WITHIN MARKET AREA Not tabulated due to overlapping service areas				e areas	

Source: Survey of special districts and county service areas

Summary of the Inventory of Residential Land Resources

The overall allocation for new construction in the unincorporated area can be met with currently zoned lands that allow residential uses as a by-right use, that is, zones that do not require a conditional use permit. There are however, as shown in Table H-25 and H-26, some deficits within the individual market areas. The County has chosen not to shift the allocations among market areas but rather to use the adopted spread of unit to focus on areas in which to further address housing needs. It is the intent of the County to pursue the update of community plans within the constraint of staffing and funds to accomplish the work. The areas where there is a shortage of residentially zoned land to meet the full allocation within a market area will be a basis for prioritizing the update of community and regional plans. These areas will be studied to further determine the specific housing needs and the means to address them. The consideration of these areas will need to balance the housing demand with job and service availability as well as other services essential to residential development and balance it with the major directive of the County General Plan to preserve agricultural lands and direct growth to the cities.

The following paragraphs provide descriptive information for residentially zoned lands within the five defined market areas.

Westside North Market Area

The Westside North Market Area is predominantly an agricultural area with the Coastal Range on the west side. The population of this market area is concentrated in the incorporated cities of Firebaugh, Kerman, Mendota and San Joaquin. The area also encompasses a number of small,

unincorporated communities capable of accommodating residential growth. Biola, Caruthers and Riverdale contain the major inventory of vacant land to accommodate new construction for lower income group households. Additional sites are located in Tranquillity and Lanare. The inventory contains some vacant parcels that are zoned but due to substandard parcel sizes, have no potential units assigned. Further research may show these to be lots in older subdivisions that are in fact buildable and thereby bolster the potential number of units that can be accommodated under existing zoning. Four of the unincorporated communities have service districts that have capacity to serve additional units.

The community plans for these four communities also show areas reserved for future residential development. Therefore, while the inventory does not show sufficient land zoned to accommodate the full allocation in this market area there is potential to accommodate some these units within the area without a plan amendment. The update of community plans would create the opportunity to further study the area, its available land, services and economic development potential and its housing needs and the demand for housing. During the first two years (29%) of the planning period 98 new units were constructed in the Westside North Market Area, which represents 10 percent of the allocation. The unincorporated area has not grown significantly over the years and build-out of subdivisions has been slow. The pending retirement of westside farmlands and lost of jobs would suggest that there may not be significant market pressure for development in the current planning period. New development activity has tended to be focused in the incorporated cities in this market area where a greater variety of services are available. This pattern is consistent with County policy to direct growth to the cities due to the range of services offered for residential uses.

Additional housing units in the unincorporated portion of this market area may also be constructed on agricultural parcels where the zoning allows one family dwellings and farm labor camps (as a secondary function in conjunction with a bona fide agricultural operation) as by-right uses.

Westside South Market Area

Similar to the Westside North Market Area, the unincorporated area of the Westside South Market Area is predominantly agricultural with large-acreage farms. The Coastal Range extends along the westside of the area. There are no unincorporated communities and no land is zoned for residential uses in this market area except in the cities of Coalinga and Huron. People seeking housing in the area typically move one of the two cities. Some may seek housing in the unincorporated communities of the Westside North Market Area. Therefore the 197 units allocated for the unincorporated portion of the market area will have to be accommodated on agriculturally zoned parcels where one family dwellings and farm labor camps (as a secondary function in conjunction with a bona fide agricultural operation) are allowed as by-right uses and in other market areas. A number of Director Review and Approval applications for second dwelling units are received from the Westside South and they often involve employee housing. In the first two years of the planning period six new units have been constructed in the area. It will be important to monitor the new construction in the area to determine the location and nature of the housing. Without services in the unincorporated area the ability to provide housing is limited and more appropriately directed to the incorporated cities.

East Valley Market Area

The north half of East Valley Market Area extends from McCall to the Friant Kern Canal north of Central Avenue. The south half of the area extends farther west, to Highway 41. The north half

contains a considerable area of rural residential development that is predominantly developed with private well and septic systems. The area also has two larger subdivisions, Quail Lakes Estates and Wildwood both with water and sewer services. These latter subdivisions, with their service amenities, do not provide affordable housing.

The southerly half of the market area is predominantly agriculture but does include seven incorporated cities and the two unincorporated communities of Del Rey and Laton. Both communities have services and vacant land zoned for residential uses. The Community Plans also contain residential reserve areas that can be considered as part of the plan update to address the housing needs of the immediate area. As referenced in the discussion of the westside market areas some housing in this market area may be met on agricultural lands but it would tend to be to a lesser extent due to the smaller scale of farming operations in this area and the presence of the seven cities and two communities.

Fresno-Clovis Metropolitan Area Market Area

The Fresno-Clovis Metropolitan Area Market Area encompasses the metro area and extends north to include the unincorporated community of Friant and south to include Malaga and Easton. The north and east sides of the area include areas zoned for rural residential uses. This market area also includes a number of unincorporated islands that are included in the inventory of residential land resources.

The unincorporated islands have service capacity through the adjacent city. Development of vacant parcels in the unincorporated neighborhoods will be encouraged in keeping with the character of the respective neighborhood. The community of Malaga has service capacity for development. The R-1 zoning in the area affords opportunity for housing to meet the needs of lower income groups. Both Friant and Easton lack community sewer systems, and while such a system is in the planning stages in Friant, funding is currently unavailable. Support for the efforts of the Water Works District will be important to address the housing needs of the Friant area.

The rural residential areas in the north and east portions of the market area typically develop with private wells and septic systems although there are several small service districts with service capacity as well. The outer areas face some challenges with diminishing ground water supplies.

While not included in the calculation of potential units, there are 684 vacant acres of PV, Planned Village, zoning immediately north of Copper Avenue and the City of Fresno sphere of influence. The County's designation of this area, known as Copper River Ranch, for urban development anticipated a mixed use community of 2837 residential units of various types. The PV zoning was not included in the inventory of residential land resources because further development of the area requires a specific plan or development agreement and use permit. While there is a pending proposal to expand the Fresno sphere of influence to include the Copper River Ranch project area and annex it to the City, it is important to recognize this area in the discussion of the market area because the potential units allowed by the zoning, a portion of which are likely to develop during the planning period of this housing element, are not included in the inventories of either the City or the County. If the project were developed in the County there is the ability through the specific plan or development agreement to address affordable housing.

A small portion of the housing need can also be addressed through development that will occur on underutilized parcels and through second dwellings although it is not considered to represent a significant percentage of units based on past trends and development patterns in the area.

Sierra Nevada Market Area

Lying east of the Friant Kern Canal the Sierra Nevada Market Area is an area of predominantly foothill and mountain area. It has a significant amount the vacant land zoned for residential uses. The area includes the Millerton New Town and Brighton Crest developments east of the community of Friant, the unincorporated communities of Auberry and Shaver Lake, the areas of Prather and Tollhouse, and farther south, Squaw Valley, and Dunlap and the recreational area in the vicinity of Pine Flat Reservoir. The areas zoned for rural residential use are scattered but the majority lie in areas served by Millerton Road, Auberry Road, Tollhouse Road Highway 168 in the northerly portion of the market area.

For the most part services are available or planned to be available within the coming year for the areas zoned for higher density development. These lands are, for the most part located in the Shaver Lake area and Millerton New Town area. Residential use in the areas zoned for rural residential use generally rely on private wells and septic systems. Because of limited other services and jobs many of the residents of this market area commute to work in other areas. There is however an employment base to serve the recreational and commercial uses in the area that is expected to continue. Therefore there is value in pursuing housing for all economic groups in this market area, albeit limited as compared to the valley market areas.

CONSTRAINTS ON HOUSING

In evaluating the residential growth potential based on development on vacant sites in the unincorporated areas, Fresno County has undertaken a parcel-by-parcel review of the available sites zoned for residential use. Identification of housing needs and sites available to accommodate future growth is only one part of the process toward achieving the County's housing goals. The County must also examine the governmental, environmental and economic influences that may impact the provision of new housing or maintenance of existing housing for all income groups.

The provision of adequate and affordable housing opportunities is an important goal of the County. A number of factors can constrain the maintenance, improvement or development of housing, particularly housing affordable to lower-income households. Housing constraints, by accepted definition, are those restrictions that add significant costs to housing development. These constraints fall into two basic categories: governmental, or those controlled by federal, state, or local governments; and non-governmental, factors that are not created and generally can't be affected by government controls. This section addresses these potential constraints that affect the supply of housing in the unincorporated areas of Fresno County.

Governmental Constraints

While government has little influence on such market factors as interest rates, its policies and regulations can act as constraints that affect both the amount of residential development that takes place and the affordability of housing.

Governmental constraints are policies, standards, requirements, or actions imposed on development by all levels of government. While federal and state programs may act as housing constraints, they are beyond the influence of local government and are not addressed in this document.

The County of Fresno has taken a wide variety of actions to encourage housing opportunities and housing affordability. County regulations are designed to achieve desired land use patterns, coordinate development with infrastructure availability, finance capital improvements, distribute the cost of public services, maintain character of existing neighborhoods, and preserve agricultural lands and open space.

Land Use Controls

The County of Fresno's principal land use policy document is the Agriculture and Land Use Element of this General Plan, starting on Page 2-1. State planning law requires general plans to establish "standards of population density and building intensity" for the various land use designations in the plan (Government Code Section 65302(a)). One of the fundamental policy directives of this General Plan is to direct intensive development to cities, unincorporated communities, and other areas where public facilities and infrastructure are available (Agricultural Land Protection Vision Statement). To further this directive, the Land Use Element provides development guidelines that promote a quality living environment for all existing and future residents of the County.

The Agriculture and Land Use Element includes six residential land use designations as indicated in Table H-28. The corresponding compatible zone districts are listed beside these residential designations and the Mountain Commercial designation, which allows certain residential uses.

Table H-28 - Compatible Land Use Designations and Zone Districts			
GENERAL PLAN	ZONE DISTRICTS as described in the		
LAND USE DESIGNATION	Zoning Division of the County Ordinance Code		
Rural Residential	RR, R-A*		
Foothill Rural Residential	RR, T-P		
Mountain Residential	RR, R-1-A*, R-1-AH*, R-1-E*, R-1-EH*, R-1-B*, R-1-C*,		
	R-1*, R-2/R-2A*, T-P*, R-P*		
Mountain Commercial	R-3/R-3A*, C-P*, R-P*, C-4*, C-6*		
Low Density Residential	RR, R-A*, R-1-A, R-1-AH*, R-1-E, R-1-EH*, R-1-B,		
·	R-1-C*, R-1*, T-P*, R-P*		
Medium Density Residential	R-1-B*, R-1-C, R-1, R-2/R-2A*, T-P*, R-P*		
Medium High Density Residential	R-1-C*, R-1, R-2/R-2A, R-3/R-3A*, T-P*, R-P*		

^{*} Conditionally Compatible Use

Source: Agriculture and Land Use Element of the County General Plan, Table LU-1

Land use controls affecting the location, type and timing of housing development are prescribed through minimum standards contained within the County's Zoning and Subdivision Ordinances. Zoning ensures that the land uses in the community are compatible, properly located in relation to one another (providing adequate space for each type of development), and reflect the County's vision and goals. If zoning standards are excessively restrictive and don't allow adequate land use flexibility, development costs could increase and development interest decrease.

The Agriculture and Land Use Element establishes the maximum density allowed for residential uses. These densities are further refined through the application of the Fresno County Zoning Ordinance (Table H-29). Refer to Appendices E and G for a detailed listing of by-right and discretionary residential land uses and zoning district property development standards. The Zoning Ordinance and development standards present the greatest potential to restrict housing; however, the County implements these regulations only to address overriding public safety concerns. No inappropriate constraint to the development of housing is posed by these regulations. The pattern of subdivision development has tended to be one of maximum utilization/density constrained only by physical features of the land.

Table H-29 – Maximum Density Allowed by Zoning Ordinance				
ZONE	MAXIMUM DENSITY	ZONE	MAXIMUM DENSITY	
DISTRICT	One residence per:	DISTRICT	One residence per:	
RR	2 acres	R-2-A	2,400 square feet	
RA	36,000 square feet	R-3	1,500 square feet	
R-1	6,000 square feet	R-3-A	1,500 square feet	
R-1-C	9,000 square feet	R-4	1,000 square feet	
R-1-B	12,500 square feet	TP	2,400 square feet	
R-1-A	20,000 square feet	RP	2,400 square feet	
R-1-AH	20,000 square feet	CP	2,400 square feet	
R-1-E	37,500 square feet	C-4	2,400 square feet	
R-1-EH	37,500 square feet	C-6	2,400 square feet	
R-2	2,400 square feet	(One acre equ	als 43,560 square feet)	

Source: Zoning Division of the Fresno County Ordinance Code

In order to foster affordable housing, the Zoning Ordinance contains a provision allowing development of second units on designated lots. Subject to approval through a streamlined internal review process called Director Review and Approval that does not involve any governing or advisory body unless a decision is appealed, the Zoning Ordinance allows one secondary dwelling unit per lot in 10 residential zone districts: RR, RA, R-1, R-1-B, R-1-C, R-1-A/R-1-AH, R-1-E/R-1-EH, and RS. Second units are also permitted in four agricultural districts, AE, AL, A-1 and A-2. An average of 36 second units were approved per year in the unincorporated area for four years (1997 to 2000) through the Director Review and Approval process.

Another tool available to facilitate development of affordable housing is the density bonus provision of the Zoning Ordinance section on the R-1 Zone District (Section 826). Through a conditional use permit process, approval can be granted for development on lots as small as 4,500 square feet, rather than the standard 6,000 square feet required within the zone district. A program is proposed to review the provisions for density bonuses to ensure compliance with state law. Relaxation of other property development standards is also possible through the public hearing process. The discretionary permit application process enables decision makers (the Planning Commission and Board of Supervisors) to ensure that the housing will be affordable and that design features will mitigate negative impacts that may result from the increase in density.

The Subdivision Ordinance governs the process of converting raw land into building sites. It is the tool whereby the County ensures that residential lots are created in a manner consistent with the General Plan, Zoning District regulations and the County's Improvement Standards. Tentative subdivisions are filed with the Development Services Division, which determines their completeness and conformance with the County's subdivision ordinance.

Compliance with this ordinance provides for orderly development, protection of property values and assures that adequate streets, public utilities and other essential public services are provided. Excessive restrictions could result in inflated land development costs and/or lack of development interest. However, the County's land use controls are comparable to other jurisdictions throughout the Central Valley and are not considered to be constraints on development. Land use controls will continue to be monitored for appropriateness.

The Land Resources Inventory verifies that there is no shortage of potentially developable land in Fresno County. Consistent with the County's Urban Development Policy, intensive housing development will be directed to residentially zoned urban areas and established communities where infrastructure and services are available. Lands that are currently zoned for residential use that are served or could be easily served by community water and sewer services or are permitted to have private septic systems and wells are the sites designated by this Housing Element to accommodate future growth and housing needs. This policy reflects the commitment to conserve natural and managed resources and to minimize the loss of valuable agriculture land and open space.

The inventory does show that not all of the allocation for a specific market area can be accommodated in that specific area. In the case of the Westside South Market Area the allocation can not be readily accommodated in the unincorporated area due to the lack of unincorporated communities and the County policy to preserve agricultural lands. In this area the County will rely on the existing cities to address the major portion of the housing need. In other market areas the need can be best addressed by further review and update of applicable regional or community plans. Until the plans are updated changes can be made through applications for amendments to the community plan/general plan. While plan amendment and subsequent development is not

precluded because of the need to update plans it can be viewed as a constraint because of the time and fees associated with amendments. The County does face constraints in accomplishing the update of its forty one regional, community and specific plans and the preparation of a new regional plan for the Friant-Millerton Region as directed in the County's General Plan. These constraints lie in the level of funding and staffing available to accomplish the work. A program is proposed to identify priorities and a schedule for updating of the plans in conjunction with the 2002 annual review of the General Plan. It is suggested that housing production needs be a factor considered in the prioritization of plan updates.

An Urban Development Policy could be viewed as a governmental constraint; however, when viewed as a necessary method to preserve prime agricultural land, the greater good outweighs any minimal constraint imposed. Directing growth to existing urbanized areas will not prevent the development of a range of housing opportunities throughout the County.

Building Codes and Enforcement

Model Codes regulate new construction and substantial rehabilitation of dwellings. These codes include the building, plumbing, electrical and mechanical codes. The building codes establish minimum standards and specifications for structural soundness, safety, and occupancy. Fresno County enforces the most recent editions of the California Building, Plumbing, Mechanical, and Electrical Codes. In 2001 the County updated Title 15 of its Ordinance Code, adopting by reference the California Codes and defining the County's administrative processes, safety protections, and specific County provisions for construction. The building codes enforced by the County are typical of those enforced throughout the State.

The Fresno County Planning & Resource Management Department is responsible for the County's enforcement of the California Building Code. Building Code enforcement is conducted through scheduled inspections of new construction, remodeling and rehabilitation projects to ensure compliance with health and safety standards. Inspections are also conducted in response to public complaints or an inspector's observation that construction is occurring without proper permits. Code enforcement on existing construction is limited to correction of violations brought to light through complaint or similar community activity. Like many jurisdictions, Fresno County's resources for proactive code enforcement are severely limited. Violation correction typically results in code compliance without adverse effects upon the availability or affordability of the housing units involved.

The County Department of Community Health has the primary authority for enforcement of Health and Safety Code violations that pertain to substandard housing. The majority of actions taken pursuant to substandard housing conditions result from complaints from the general public. The Department also receives referrals of possible violations from other public agencies such as the Department of Social Services, schools and fire departments, and law enforcement agencies.

Site Improvements

Site improvements are regulated by the County Subdivision Ordinance and through conditions and standards imposed through the County Site Plan Review process. Site improvements include such things as required off-street parking, landscaping, walls, sewerage and water systems, etc. In order to reduce costs for affordable housing, the County will not require any improvements other than those that are deemed necessary to maintain the public health, safety, welfare, environment, and quality of life.

The County may require the installation of physical improvements off-site to mitigate the adverse environmental impacts of housing development within the jurisdiction. These off-site improvements can include traffic control measures or capacity enhancements, the development of park facilities, water or sewer capacity enhancements, or other enhancements to impacted infrastructure.

Fees

The County charges building permit and land use application fees. The land use application fees serve to recover a portion of the administrative cost of processing applications. Typical land use applications include General Plan Amendments, Amendment Applications (rezones), Variances, Conditional Use Permits, Director Review and Approvals, Tentative Tract Maps, Tentative Parcel Maps and Site Plan Reviews. Fees charged for land use permits are set out in the Fresno County Master Schedule of Fees adopted by the Board of Supervisors after public hearings. Refer to Appendix H for a list of these fees.

Building permit fees typically are assessed on a per-unit basis in residential developments. Fees charged for building permits are based on construction valuation and are set out in the Fresno County Master Schedule of Fees. These fees for residential structures are typically less than \$1.50 per square foot. Refer to Appendix I for permit fees for a typical 2000 square foot single family residence. A review of fees relative to housing development cost determined that the fees imposed by Fresno County do not act as constraints because they represent a low portion of the total cost of housing. The required permitting processes ensure that housing is built in compliance with California Building Code standards designed to protect the public health, safety and general welfare.

Processing

Delays in processing the various permits and applications necessary for residential development can add to housing costs and serve as a disincentive to develop. In Fresno County the processing time for a basic application does not constitute a constraint. The County's turn around time for a plan check varies depending on the complexity of the project; except in rare cases, the process is completed within two to six weeks. Basic tentative subdivision map applications, with no additional requirements or concurrent applications, are usually processed in two months, and requests for routine building inspections can be accommodated in one to two days in the Fresno-Clovis metropolitan area and within two to three days in the outlying areas.

There are exceptions to these processing standards caused by delays that are out of the control of Fresno County. These delays result from incomplete application submittals, failure to respond to staff requests for additional information, and failure to design projects to County standards. The County currently processes residential development applications in the shortest time possible given work process, review requirements, public notice, and schedules for Planning Commission and Board of Supervisors meetings.

The Planning & Resource Management Department has the responsibility for short and long-range planning, code enforcement, inspections, and permitting of the County. The County is always looking to improve the permitting and code enforcement systems to increase efficiency and better serve the development community. Throughout the 1990s, Fresno County instituted a number of improvements to streamline existing procedures. Key elements of the improvement process include updating the County codes, undertaking an organization and space-planning effort for improved

department efficiencies, and streamlining permitting services. Procedures will be periodically reviewed and revised to ensure the ease and efficiency for developers navigating the permit process.

Economic Development

While a high unemployment rate and lack of jobs is not directly a governmental constraint it is an area where governmental effort can affect change that addresses the housing needs in Fresno County. The lack of job availability and job skills can be constraints on a family's ability to afford adequate housing and other necessities. As a means to bolster the overall economy of the county and the economic well-being of residents the County adopted an Economic Development Element as the first element in its updated General Plan in October 2000. An economic development strategy was also adopted and County staff has been assigned to implement the plan and take a lead role in working with the cities of Fresno County in promoting economic development. Economic development is a key part of the County's strategy for address housing needs.

Constraints on Housing for Persons with Disabilities

The County has adopted and enforces the current California Building Codes including Chapter 11 pertaining to accessibility. This chapter which incorporates provisions from the Americans with Disabilities Act, specifies that a number of the residential units in new multi family construction of three and more apartments or four and more condominiums be accessible or adaptable units. Special training courses for staff who implement the Codes has created an increased awareness of and sensitivity to accessibility issues for persons with disabilities to increase awareness and understanding of the needs and challenges face by physically disabled persons. This training has enabled staff to work more effectively with ADA retrofit plans when submitted.

Structural accommodation for physically disabled persons in owner-occupied units may be accomplished in conjunction with rehabilitation of structures of lower income households under one of the County's housing rehab programs for owner occupied and rental units. Persons with disabilities may choose to reside in a group home or residential facility. The Fresno County Zoning Ordinance allows group homes of six or fewer persons as a by-right use in all zoning where single family uses are permitted. Larger homes (seven or more persons) may also locate in these zoning with approval of a conditional use permit except that large group of homes are a by-right uses in the R-4 Zoning District. Refer to Appendix E for a listing of group home provisions by zoning district.

The County has minimized governmental constraints on persons with disabilities in it building and zoning regulations.

Summary of Governmental Constraints

In Fresno County, there is more than an adequate supply of designated developable sites to accommodate housing needs over the next five years. Local policies and regulations play a legitimate role in protecting the public's health, safety, and welfare. However, the County must monitor these regulations to ensure there are no unnecessary restrictions on the operation of the housing market. The County must be vigilant in ensuring that no regulation is excessive and identifying where steps can be taken to remove or minimize obstacles to residential development.

While the regulations and fees that accompany residential development may serve to increase the cost of housing, these regulations and fees are needed to protect the existing residents and land use

from the potential negative impacts and costs of new development. In the case of Fresno County, there is substantial vacant land available and a variety of densities are accommodated by the existing Zoning Districts. The County's regulations do not pose any unnecessary constraints to the production of affordable housing.

Fresno County's zoning regulations, development procedures, standards and fees do not unduly constrain housing maintenance, improvement or development, nor do they adversely affect housing affordability. However, at its hearing to update fees for 100 percent cost recovery in Spring, 2002 the Board of Supervisors delayed adoption of full cost recovery fees and established a Green Ribbon Best Practices Committee of staff and building industry representatives to study the proposed fees and assist with a more detailed review of development processes and the associated cost of the existing or improved process. The committee will also review best practices of the industry or other jurisdictions and provide its findings to the Board of Supervisors. This committee work will provide a more detailed review of governmental constraints related to the planning and permitting processes and propose improvements.

Non-Governmental Constraints

In addition to governmental and physical barriers to housing production, there are economic and sociological circumstances that impact the availability of housing. Non-governmental constraints are caused by or result from actions of the private sector. Sometimes impacts of non-governmental constraints can be mitigated slightly by County activities or programs, but often these efforts have little impact on the total housing need within the county or individual market area.

Land costs, construction costs, and market financing contribute to the cost of housing investment, and can potentially hinder the production of new housing. Although many constraints are driven by market conditions, jurisdictions have some leverage in instituting policies and programs to address such constraints. The section that follows analyzes these market constraints as well as the activities that the County undertakes to mitigate their effects.

Availability and Cost of Financing

Interest rates for construction and financing have a more significant impact on the affordability of housing than any other single factor in Fresno County. Historically, interest rates coupled with the availability of financing have proven insurmountable obstacles for households unable to achieve home ownership. A rise in interest rates acts to chill housing markets as lower-income buyers are unable to qualify for financing and eligible buyers postpone purchases to await more favorable terms.

Interest rates currently are much lower than those reviewed in the 1991 Housing Element and do not pose the same level of constraint. Borrowing costs on fixed rate mortgages during the first quarter of 1999 were at their lowest point in 25 years. The beneficial effect of lower mortgage interest on home ownership affordability is significant. An analysis of the monthly housing cost for a typical single family house, priced at \$60,000 and financed at 10 percent interest for 30 years, indicates that a 3 percent reduction in the interest rate to 7 percent (typically available in early 2002) results in a 24 percent reduction in the monthly mortgage payment.

Lower interest rates increase home ownership opportunities not only by allowing affordable monthly payments for new buyers, but by allowing existing homeowners to refinance their homes,

achieve lower housing costs, and thereby increase their ability to preserve existing home ownership. Table H-30 shows the effects varying interest rates can have on monthly payments (principal and interest only), based on a 30-year fixed rate mortgage.

Table H-30 - Affect of Interest Rates on Payments				
Mortgage	Monthly payment with interest rate of:			
Amount	7 percent	8 percent	10 percent	
\$60,000	\$399.18	\$440.26	\$526.54	
\$80,000	\$532.24	\$587.01	\$702.06	
\$100,000	\$665.30	\$733.76	\$877.57	
\$120,000	\$798.36	\$880.52	\$1,053.09	

Source: www.homestore.com

The Fresno County housing market has remained somewhat insulated from the recession affecting many areas of California. The local housing market has remained strong partially due to the influx of equity refugees and employee relocations, keeping the building activity in the area from slowing. This is especially true for the single-family housing market where financing is readily available and attractive to qualified buyers.

There still exist areas of the County where housing is deteriorating. The residents in these areas are often unable to qualify for home improvement loans because of their low income. The County has been successful in implementing community development housing rehabilitation projects in many of these areas for both owner and rental units.

The availability of financing affects a person's ability to purchase or improve a home. The cost of financing is irrelevant if lenders are unwilling to lend money. The primary concern in a review of lending activity is to see whether home financing is generally available to all income groups in the community. Given low average household incomes, many households have difficulty in obtaining home purchase loans from conventional sources such as banks or mortgage lenders. Specific housing programs such as the Down Payment Assistance Program or other mortgage assistance programs can be a useful tool providing help with down payment and closing costs, which are often significant obstacles to home ownership.

Price of Land

According to the California Building Industry Association, the cost of land represents a substantial portion of the total housing development cost, but has little impact on the maintenance and improvement of existing stock. In many markets up to 25 percent of housing costs are attributable to land costs. The average land costs in California are significantly higher than costs in most other states.

Costs associated with the acquisition of land include the market price of raw land and the cost of holding land throughout the development process. Among the variables affecting the cost of land are its location, its amenities, the availability of public services, and the financing arrangements. In addition to the cost of the land, new housing prices are affected by the cost of holding land while development permits are processed. The shorter the period of time it takes to process applications for building, the lesser the effect on the final cost of housing.

Land costs also vary depending on whether the site is vacant or has an existing use that must be removed. Site constraints such as environmental issues (i.e. steep slopes, soil stability, or flooding) can be major factors in the cost of land as well.

The majority of sites zoned for residential development in Fresno County's unincorporated area lies within and adjacent to existing cities and unincorporated communities. Residential development could occur via construction on vacant lots, redevelopment of former business and industrial uses, infill on undeveloped lots, and on lots already developed but with zoning potential to accommodate one or more additional units. In the case of infill on lots already developed, there are no land costs associated with the development of additional units. Additionally, in these situations, the typical costs associated with development of raw land do not apply because required improvements, infrastructure, storm drainage and utilities are already in place.

Mitigation measures dealing with land costs in which local governments can participate include the use of grant funds to write down land costs, and utilization of government-owned, surplus land for housing projects. In both cases, the kind of housing most likely to benefit is assisted, low-income housing funded through a state or federal program.

Cost of Construction

The sensitivity of home building to economic cycles, especially changes in interest rates and income levels, makes it difficult for builders to respond rapidly to market changes or anticipate future housing needs. At least a year or more may elapse between the time a builder proposes a development and the time the homes are sold. During this period economic conditions can range from highly favorable to extremely adverse for the builder. As a normal cost of business, and part of the risk of home building, developers must absorb expenses incurred in failed projects, changes in financing or construction costs, etc. If the builder is to be successful, these costs must be recovered in future projects.

Construction costs vary widely according to the type of development, with multi-family housing generally less expensive to construct than single-family homes. However, wide variation within each construction type exists depending on the size of the unit, and the number and quality of amenities provided.

Construction costs can be broken down to two primary categories, materials and labor. A major component of the cost of housing is the cost of building materials, such as wood and wood-based products, cement, asphalt, roofing materials, and pipe. The availability and demand for such materials affect prices for these goods.

The cost of lumber and wood products can account for one-third of the materials cost in building a home. Many factors since the 1991 Housing Element have driven up lumber prices, making development of affordable housing more difficult. These factors include increased demand for lumber and a reduction in timber harvesting in California and the Pacific Northwest, which resulted in local and regional mill closures.

The demand for new housing in the region can also lead to tremendous shortages in insulation, drywall, cement, and concrete. Without sufficient quantities of these materials, higher prices result. It appears that only a slowdown in the local housing market will alleviate the high prices for construction materials and the constraints on their availability.

Another major cost component of new housing is labor. Inflated labor costs due to high wage rates and shortages of skilled labor significantly increase the overall cost of housing. The cost of labor in Fresno County is comparatively low because the area's cost of living is relatively low compared to other areas in California.

Over time direct construction costs have decreased as a proportion of total costs because of a drop in the number of labor hours required to construct a home and the use of less skilled workers (due to improved construction process and use of pre-fabricated materials). However labor and material costs remain the largest component of the overall cost of residential development, and these increased costs worked to escalate housing costs in the 1990s. Builders passed these increases along to the homebuyers or renters.

Housing construction costs have risen significantly in recent years. The County's adopted building permit construction value for single family homes is currently \$62.00 per square foot. Using this figure, the cost of constructing a typical 1,000 square foot single family home is approximately \$62,000.

One of the continuing results of Proposition 13, passed by the voters of California in 1978, is the severe limitation imposed on the development of infrastructure. These costs can no longer be passed on to the taxpayer by the local jurisdiction and must be borne by the developer, who then must pass them along by increasing the cost of housing and rents. Fresno County can utilize available state and federal grant funds to write down the cost of infrastructure construction. The preferred method has been to use the funds to finance such infrastructure improvements as water and sewer lines, street reconstruction and drainage systems.

Lifestyle

Housing costs in Fresno County can be significantly affected based on a residence's location, size, design and the type of amenities that are included. There has been a dramatic shift over the last three decades in the size of housing units and the amenities offered. A factor adding to the increased housing costs during the 1990s was consumer preference and expectations. The average size of a single family home increased and other desired housing options included added number of bedrooms, specialty rooms and living areas. All of these lifestyle choices have costs associated with them and result in higher prices for housing. To encourage development of affordable housing, Fresno County needs to look towards smaller units, smaller lots, multifamily housing, and other alternatives to the single family detached dwelling.

Even with the increased cost for materials, the costs of land and construction are lower in Fresno County than they are for the state as a whole, making affordable housing easier to develop. This is particularly true in the unincorporated area. However, the median household income is also lower in Fresno County, which lowers the housing costs that can be borne by households that need affordable housing. One of the primary focuses of this housing element is on the lower income households in need of housing assistance.

OTHER MANDATES

The remainder of this Housing Element is made up of three sections mandated by the State: Energy Conservation, Consistency with Other General Plan Elements, and Public Participation.

Energy Conservation

Throughout previous housing elements, Fresno County has consistently pursued a goal of promoting energy conservation activities in all residential neighborhoods, primarily through local ordinances promoting energy conservation. For the most part, the State has pre-empted the need for local jurisdictions to pass their own conservation measures through Title 24 requirements endorsed by Fresno County and entities statewide. Title 24 requires demonstration of energy efficiency in new construction and promotes the use of conservation measures.

With governmental mandates already in place, the County shifts its focus to participation in voluntary programs. The County disseminates conservation information as it becomes available and informs residents about assistance offered by utility companies and other sources.

Consistency with Other General Plan Elements

State law and County policy require the General Plan to be internally consistent. The introduction to the General Plan's *Policy Document* (Page 2) explains:

"The format and structure of the general plan is left to local discretion, but regardless of the format or issues addressed, all substantive parts of the plan must be consistent with one another (i.e., *internally consistent*). For instance, the policies in the Agriculture and Land Use Element must be consistent with those of the Housing Element, and vice versa."

This Housing Element bases the County's ability to meet the need for new housing units on the availability of parcels that are properly zoned for residential development and served by utilities such as sewer and water systems. Zoning is required by state law to be consistent with General Plan land use designations, so the sites identified by the Housing Element as appropriate for residential development are consistent with the Land Use Intensity Standards of the Agriculture and Land Use Element (Page 2-1). Tables LU-1 and LU-2 (pages 2-4 and 2-5) show the correlation between zone districts and General Plan land use designations with their development intensity standards.

The Housing Element directs unincorporated area growth to existing communities in accordance with the General Plan *Vision Statement* (starting on page 8):

- "Agricultural Land Protection: The plan seeks to protect its productive agricultural land as the county's most valuable natural resource and the historical basis of its economy through directing new urban growth to cities and existing unincorporated communities and by limiting the encroachment of incompatible development upon agricultural areas."
- "Urban-Centered Growth: The plan promotes compact growth by directing most new urban development to incorporated cities and existing urban communities that already have the infrastructure to accommodate such growth."

"Efficient and Functional Land Use Patterns: The plan promotes compact, mixed-use, and pedestrian and transit-oriented development within city spheres as well as in the county's unincorporated communities."

Rather than promote consumption of agricultural land, intrusion of growth in rural areas and inefficient service delivery systems contrary to the fundamental principles of the General Plan, this Housing Element provides for shifting of some allocations assigned by the Regional Housing Allocation Plan. For example, this Housing Element recognizes that there is no land designated or zoned for residential development in the Westside South Market Area that is not within incorporated cities. The unincorporated area allocation for this market area is shifted to the Westside North Market Area, where there are unincorporated communities capable of meeting the need in a manner consistent with the General Plan *Vision Statement* and policy.

As required by the Regional Housing Allocation Plan, this Housing Element projects rates of growth that are different than, but very close to, those utilized in the remainder of the General Plan. As noted earlier, COG projects that 7.9 percent of the new housing units constructed by the middle of 2007 will be built in unincorporated areas. The General Plan assumes that 7.4 percent of the population growth through the year 2020 will be absorbed in unincorporated territory. The difference in rates is one-half of one percent.

The COG calculations are based on an annual countywide growth rate of 1.65 percent, one-tenth of one percent more than forecast in the General Plan. COG utilizes an annual growth rate for the unincorporated area of 0.88 percent, five hundredths of a percentage point more than contemplated in the General Plan.

Public Participation

In order to ensure a significant and inclusive public process, citizen committees, the public and elected officials are being asked to review and consider the Housing Element document and policy recommendations. Copies of the draft will be made available to and comments requested from local citizens, affordable housing advocates, and other interested parties. The distribution list includes:

Fresno County Housing & Community Development Citizens Advisory Committee (17 County residents representing various unincorporated areas)

Fresno County Board of Supervisors

Fresno County Planning Commission

Fair Housing Council of Central California

Housing Authorities of the City and County of Fresno

Fresno Madera Continuum of Care

Center for Independent Living

Fresno County Economic Opportunities Commission

City Managers – 15 cities in Fresno County

Council of Fresno County Governments

The County will invite public participation through its review and public hearing process. Numerous community groups, both public and private that include all economic segments of the community and have interest in regional housing issues will be invited to review and comment upon the plan document prior to public hearings.

During the preparation of the Draft Housing Element, the County solicited public comment through presentations at community meetings and before community representatives at the monthly Housing & Community Development Citizens Advisory Committee meeting. A Public Survey Questionnaire was prepared and distributed to each representative. Representatives were asked to distribute the questionnaire in their respective communities. A copy of the questionnaire is included in this document as Appendix J.

In addition, the County and several cities collaborated to create a thirty-minute public access presentation on the housing element update process. The presentation was and will continue to be aired on public television during the Housing Element Update period. The format for the presentation was a roundtable discussion with five panelists and a moderator. The panelists included representatives from USDA National Center of Excellence, the Fresno Chinatown Revitalization, USDA Rural Development, and a local city Community Development representative.

The presentation provided the community with a broad but brief overview of the Housing Element—its purpose and the process. The topics discussed by the roundtable included urban housing needs, rural housing needs and the housing needs for special populations. The discussion ended with information regarding how citizens could participate in the process. Following the presentation, a list of public meeting dates and locations was aired along with a phone number for citizens to call if more information was needed.

The program was taped on November 21, 2001 and began airing the following week. It will continue to run on public television until after the public hearing process is over and the Fresno County Board of Supervisors adopts the Element.

HOUSING GOALS, OBJECTIVES, POLICIES

The 2002-2007 Housing Element Goals and Objectives are summarized in a table, Appendix K.

A. Housing Production

Goal H-A

To increase the supply of housing, with a priority on the development of affordable housing, to meet the needs of residents of Fresno County unincorporated communities.

Objectives

- Annual construction of 401 new housing units in the unincorporated area during the period 2002-2007, according to the following schedule broken down by Market Area: Westside North 179; Westside South 38; Fresno-Clovis Metropolitan Area 117; East Valley 42; and Sierra Nevada 25.
- Construction of 2,752 new housing units in the County's five Market Areas for the period 2000-2007, broken down as follows: Westside North 994; Westside South 197; Fresno-Clovis 761; East Valley 446; and Sierra Nevada 354.

Policies

Policy H-A.1	The County shall advocate and support federal and state actions which create a
	stable climate for housing production.

- Policy H-A.2 The County shall facilitate the use of federal and State programs to assist in development which meets identified housing needs and is consistent with local plans and programs.
- Policy H-A.3 The County shall support the efforts of agencies which pursue the development and production of quality affordable housing consistent with the County General Plan.
- Policy H-A.4 The County shall provide opportunities for development of a variety of affordable housing.
- Policy H-A.5 The County shall encourage and support public-private partnerships with nonprofit housing developers.
- Policy H-A.6 The County shall encourage private development of affordable housing.
- Policy H-A.7 The County shall continue to allow second dwelling units on residential sites subject to adopted development standards and requirements.
- Policy H-A 8 The County shall continue to allow mobile and manufactured housing in all residential zones where appropriate, and assure that it is safe and attractive.

Implementation Programs

Program H-A.A The County shall continue to monitor State Department of Housing and Community Development's web page for Notice of Funding Ability (NOFA) and where appropriate prepare or support application for funding of such programs as Cal Home, Joe Serna Farmworker Housing, and Multi-Family

Housing.

Responsibility: Planning & Resource Management Department

Time Frame: On going

Program H-A.B The County shall through Development Agreements for residential projects, encourage the provision of affordable housing by the private sector by requiring

that a percentage of units in specified residential projects be affordable.

Responsibility: Board of Supervisors
Time Frame: On going, as applicable

Program H-A.C The County shall annually review and report on the Housing Element in conjunction with the annual review of the General Plan as set out in

Implementation Program LU-H.D of the Agriculture & Land Use Element.

Responsibility: Planning & Resource Management Department

Time Frame: Annually

Program H-A.D The County shall encourage public participation in formulation and review of

housing policy.

Responsibility: Board of Supervisors

Time Frame: Annually

Program H-A.E The County shall continue to work closely with the Housing Authorities of the

City and County of Fresno and other responsible agencies and non-profits in responding to HUD's Super Notice of Funding Availability (Super NOFA) for HUD's Discretionary Grant Programs such as the Rural Housing and Economic Development Program to encourage construction of affordable housing in the

unincorporated areas of Fresno County.

Responsibility: Planning & Resource Management Department

Time Frame: On going

Program H-A.F The County shall continue to cooperate with and partner with agencies and

partnerships whose mission is to provide construction of lower cost housing through accessing federal funding such as the USDA Rural Development's Single Family and Multi-Family Housing Grants (Section 514/516 Farm Labor Housing Loan and Grant programs and Section 538 Rural Rental Housing Guaranteed

Loan Program).

Responsibility: Planning & Resource Management Department

Timeframe: On-going

Program H-A.G

The County shall continue to operate its HOME program to facilitate the development of affordable housing through partnerships with Community Housing Development Organizations (CHDO), such as Self Help Enterprises and Housing Assistance Corporation (HAC), or non-profits such as the National Farmworker Service Center (NFWSC).

Responsibility: Planning & Resource Management Department

Timeframe: On-going

Program H-A.H

The County shall establish a plan, with time frames, for the update of regional and community plans of the Fresno County General Plan with priority given to the update of plans that will address areas with housing production needs as defined in the inventory of residential land resources.

Responsibility: Board of Supervisors

Planning Commission

Planing & Resource Management Department

Timeframe: FY 02-03

Establish plan in conjunction with annual review of General

Plan in Fall 2002.

Initiate work on plan update in early 2003

Program H-A.I

The County shall review and update the zoning ordinance provisions of Section 855-N.21, "Reduced property development standards for affordable housing," to assure compliance with State law regarding density bonus.

Responsibility: Planning & Resource Management Department

Board of Supervisors

Time Frame: FY 02-03

Program H-A.J

The County shall develop a program to track new construction activity to enable more effective analysis of the new construction by location and affordability.

Responsibility: Planning & Resource Management Department

Timeframe: FY 02-03

Program H-A.K

The County shall actively participate in the development of the next Regional Housing Needs Allocation Plan to better ensure that the allocations are reflective of County General Plan policies to direct growth to the cities and are realistic objectives based on land use patterns in the unincorporated areas of the County.

Responsibility: Planning & Resource Management Department

Board of Supervisors

Timeframe: FY04-05 or time of preparation of next RHNAP

B. Livable Communities

Goal H-B

To manage housing and community development in a manner that promotes the long-term value of each existing and new housing unit and the environment in which it is located.

Objective

■ Maintain community design standards that provide for the development of safe, attractive, and functional housing developments and residential environments.

Policies

- Policy H-B.1 The County shall promote balanced, orderly growth.
- Policy H-B.2 The County shall require that new housing be constructed in accordance with building codes and development standards to ensure the safety and integrity of each unit.
- Policy H-B.3 The County shall direct new housing development to communities where essential public services are provided and where adequate employment, commercial, community and education services are available.
- Policy H-B.4 The County shall manage new residential development within the context of a planning framework designed to minimize adverse impacts on the area's natural resource base and overall living environment.
- Policy H-B.5 The County shall encourage a mix of housing types, including both higher density and lower density housing.
- Policy H-B.6 The County shall continue to enter into appropriate resource sharing agreements with cities to direct urban development, including residential development, to cities and allow, where consistent with the County General Plan, for annexation to occur.
- Policy H-B.7 The County shall continue its Memoranda of Understanding with cities and continue to direct growth to urban areas.
- Policy H-B.8 In established neighborhoods the County shall allow more intensive development of underdeveloped parcels if the proposed project is found to be in keeping with, or is an enhancement to, the character of the existing neighborhood.

Implementation Programs

Program H-B.A The County shall implement this Housing Element as its long-term housing strategy for Fresno County.

Responsibility: Planning & Resource Management Department Time Frame: On going

Program H-B.B The County shall prevent residential encroachment on open space and agricultural land though implementation of policies and programs of the Agricultural & Land Use Element.

Responsibility: Planning & Resource Management Department

Time Frame: On going

Program H-B.C The County shall assure that all new housing is safe and attractive through appropriate design and zoning standards and application of the California

Building Code.

Responsibility: Planning & Resource Management Department

Time Frame: On going

Program H-B.D The County shall determine appropriate residential densities based on need for

housing, surrounding uses, available infrastructure, and environmental constraints, with the goal of increasing overall density of new urban residential

construction.

Responsibility Planning & Resource Management Department

Time Frame Evaluate in conjunction with update of regional and

community plans

Program H-B.E The County shall continue current efforts to streamline and improve efficiencies

in planning and permit approval and building inspection service.

Responsibility Planning & Resource Management Department

Time Frame On going

Program H-B.F The County shall consider establishing, an electronic permitting system that

utilizes the County's internet capabilities to receive permit applications and assist

with other development queries.

Responsibility: Board of Supervisors

County Administrative Office

Planning & Resource Management Department

Time Frame FY 02-03

C. Housing Choice

Goal H-C To provide for a broad range of housing types and densities to meet the needs of

all residents of the unincorporated area.

Objective

Assure that sufficient land is designated for residential development and residential reserves to expand the opportunity for new housing development for all segments of the County's unincorporated population projected through 2007 (the COG Housing Needs Allocations).

Policies

Policy H-C.1 The County shall encourage development of a full range of quality housing that allows residents of the unincorporated communities access to safe and affordable housing while preserving the character and integrity of existing neighborhoods.

Policy H-C.2 The County shall encourage higher housing densities, where permitted, including condominium, townhome and multi-family development.

Policy H-C.3 The County shall encourage needed housing development in unincorporated communities where services are available.

Policy H-C.4 The County shall permit bypassed remnant parcels that are designated Low and Medium Density Residential to develop to the next higher density when such development will not have an adverse impact on surrounding land uses and other General Plan policy provisions are addressed including the circumstance and criteria of Policy LU-F.13.

Policy H-C.5 The County shall, through the Community and Neighborhood Plan update process, selectively redesignate vacant land for higher density uses or mixed uses to facilitate infill development.

Policy H-C.6 The County should review and update each unincorporated community plan as needed to ensure that adequate residential land is designated to accommodate population and growth projections of the General Plan.

Policy H-C.7 The County shall encourage the revival of townhome and condominium development to maximize housing choice.

Policy H-C.8 The County shall support construction defect legislation that adequately protects homebuyers without creating disincentives to developers to build attached housing such as townhouses and condominiums.

Implementation Programs

Program H-C.A The County shall maintain the inventory of residential land resources for annual reporting on the Housing Element.

Responsibility: Planning & Resource Management Department

Time Frame: Annually

Program H-C.B The County shall continue to designate and zone adequate sites to meet special housing needs, consistent with its Agricultural and Land Use Element.

Responsibility Board of Supervisors

Planning & Resource Management Department

Time Frame: Evaluate in conjunction with update of regional and

community plans

Program H-C.C The County shall designate Housing Opportunity Areas -- sites where a special effort will be made to promote the development of affordable housing consistent with General Plan policies. Sites will be designated based on the availability of existing sewer and water service and documented need.

Responsibility: Planning & Resource Management Department

Time Frame: Evaluate in the preparation regional and community plan

updates. Refer to Program H-A.H

D. Jobs-Housing Balance

Goal H-D To achieve Jobs-Housing Balance by placing residential development in areas near employment opportunities

Objectives

■ Provide for residential development to occur where supported by economic and employment opportunities.

■ Encourage housing construction in urbanized areas where job growth is expected to occur, and where housing has not kept pace with job growth.

Policies

Policy H-D.1 The County shall support residential development in existing communities supported by nearby employment opportunities.

Policy H-D.2 The County shall encourage production of housing in close proximity to public transportation and services.

Policy H-D.3 The County shall promote mixed-use development where housing is located adjacent to jobs, services, shopping, schools, and public transportation.

Policy H-D.4 The County shall support programs that increase employment and economic opportunities consistent with the Economic Development Element.

Policy H-D.5 The County shall advocate and support the development of a range of housing for all income levels in proximity to existing and planned employment centers in an effort to achieve a jobs/housing balance.

Implementation Programs

Program H-D.A The County shall evaluate new job-generating projects (commercial and industrial) to assure that the location is in reasonable proximity to housing to minimize commute distances and associated effects on household cost for commuting, air quality and circulation/transportation system needs.

Responsibility: Planning & Resource Management Department Time Frame: On going

Program H-D.B The County shall evaluate proposals for designation of land for residential development to assure that there are adequate job opportunities in close proximity or adequate public transit access to minimize commute distances and associated effects on household cost for commuting, air quality and circulation/transportation system needs.

Responsibility: Planning & Resource Management Department

Time Frame: On going

E. Special Needs Housing

Goal H-E

To provide an adequate supply of housing and supportive services for persons with special needs including elderly, homeless, disabled, female head of household, and large families.

Objectives

- Participate in program development and seek increased funding to reduce and prevent homelessness.
- Partner in local and regional efforts to secure funding to expand housing opportunities for special needs populations.

Policies

Policy H-E.1	The County	shall	pursue	programs	and	funding	opportunities	to	provide
	homeless assi	stance.	•						

- Policy H-E.2 The County shall encourage the efforts of public and private entities involved in construction and rehabilitation of housing that incorporates facilities and services for households with special needs.
- Policy H-E.3 The County shall participate, as appropriate, in programs providing emergency shelter and related counseling services.
- Policy H-E.4 The County shall continue to implement its provisions for special needs features, such as ADA retrofit efforts, in its rehabilitation assistance programs.
- Policy H-E.5 The County shall work with non-profit agencies, cities and developers on regional approaches to providing housing for persons with physical or mental disabilities, victims of domestic violence, and the homeless.
- Policy H-E.6 The County shall assist in local and regional efforts to secure funding for development and maintenance of housing designed for special needs populations such as the elderly and large family households.
- Policy H-E.7 The County shall continue to encourage the efforts of service providers that address the diverse housing and supportive service needs of the community.

Implementation Programs

Program H-E.A The County shall continue to provide service to homeless persons through the Human Services System.

Responsibility: Human Services System

Time Frame: On going

Program H-E.B

The County shall continue to be a member of the local Continuum of Care and be involved in other related homeless assistance forums. It will utilize the Continuum of Care to facilitate provision of short-term shelter, emergency assistance, and transitional housing to persons who are homeless.

Responsibility: Human Services System

Time Frame: On going

Program H-E.C

The County shall coordinate efforts with local agencies or other providers, to provide services through State Assembly Bill 2034 funding to assist the mentally ill homeless.

Responsibility: Human Services System

Time Frame: On going

Program H-E.D

The County shall continue to ensure new multi-family housing includes units that are accessible and adaptable for use by disabled persons in accordance with Chapter 11 of the California Building Code.

Responsibility: Planning & Resource Management Department

Time Frame: On going

Program H-E.E

The County shall continue to actively market its successful housing rehabilitation programs that provide low interest deferred loan funds to meet special needs such as ADA retrofitting requirements and features to accommodate the elderly.

Responsibility: Planning & Resource Management Department

Timeframe: On-going

Program H-E.F

The County, in partnership with the Fresno Housing Authority, will apply annually to HUD for the Mainstream Housing Choice Voucher Program and to the State of California for the Supportive Housing Initiative Act-Grant (SHIA) to provide housing services to mentally or physically disabled persons.

Responsibility: County Human Services Systems

Timeframe: Annually

Program H-E.G

The County shall continue to set aside revenues from the Community Redevelopment Agency Friant Project Area in the low and moderate income housing fund as required by the State redevelopment law and direct the use of funds as prescribed in the adopted implementation plan. Fund accrual for the seven year period (2000 to 2007) is estimated to be \$60,000.

Responsibility: Redevelopment Agency Board

Planning & Resource Management Department

Timeframe: On-going, with funds utilized pursuant to adopted plan

F. Farmworker Housing

Goal H-F To identify and address the housing needs of migrant and non-migrant farmworkers in the County.

Objectives

■ Provide housing assistance to 320 farmworker households in Fresno County.

Policy

Policy H-F.1 The County shall utilize internal and external resources to identify the needs of farmworkers.

Policy H-F.2 The County shall work with other government agencies such as the Housing Authority and non-profit agencies to develop plans to build additional farmworker housing units.

Policy H-F.3 The County shall support the Housing Authority's applications for grants to assist in development or rehabilitation of various types of housing projects for agricultural worker households.

Implementation Programs

Program H-F.A The County will continue to actively promote its Affordable Housing Programs that provide housing rehabilitation and development for farmworker families in rural communities.

Responsibility: Planning & Resource Management Department

Time Frame: Ongoing

Program H-F.B The County will continue to support and encourage other agencies, such as Fresno County Housing Authority, in the application for State HCD funding as well as USDA Farm Labor Housing Loan (514) or Grant (516) funds, and other funds that may become available for farmworker housing.

Responsibility: Planning & Resource Management Department

Time Frame: Ongoing

Program H-F.C The County will continue to seek unique partnership opportunities with other agencies, such as the National Farm Worker Services Center (NFWSC), the Rural Communities Assistance Corporation (RCAC) and State HCD, to develop farmworker housing in the County.

Responsibility: Planning & Resource Management Department

Time Frame: Ongoing

Program H-F.D The County shall establish a collaboration of agencies, such as the NFWSC, RCAC and the Fresno Housing Authorities to convene regularly, in order to

develop a combined and well-structured effort to seek funding for the construction and/or rehabilitation of farmworker housing.

Responsibility: Planning & Resource Management Department
Time Frame: January 2003 (Initiate contacts with interest agencies)

G. Housing and Neighborhood Preservation, Maintenance and Improvement

Goal H-G

To promote the safety, stability, character and integrity of existing neighborhoods through maintenance and improvement of the condition of the existing housing stock and the neighborhoods in which it is located.

Objectives

- Rehabilitate 225 existing dwellings for very low, low and moderate-income households through 2007 through the County's existing Affordable Housing Programs funded by State and federal grant programs.
- Provide additional assistance through the County's Affordable Housing Programs such as the County Rental Rehabilitation Program, and through support of other agencies' programs including the Housing Authorities' of the City and County of Fresno. Rehabilitate and/or support the rehabilitation of 80 rental housing units in unincorporated areas of Fresno County.

Policies

Policy H-G.1	The County shall maintain and improve housing in the County to meet health, safety, fire and applicable development standards.
Policy H-G.2	The County shall provide for code enforcement in the unincorporated area.
Policy H-G.3	The County shall promote public awareness of the need for housing and neighborhood conservation.
Policy H-G.4	The County shall support public policies and regulations that encourage property owners to provide proper maintenance of owner-occupied units and maintenance/management of rental housing.
Policy H-G.5	The County shall manage development of land within and adjacent to existing neighborhoods to avoid adverse impacts on the living environment.
Policy H-G.6	The County shall promote public and private housing rehabilitation assistance

programs and identify communities where such activities are needed.

The County shall facilitate maximum utilization of federal and state programs that can assist lower income homeowners to properly maintain their dwelling

units.

Policy H-G.7

Policy H-G.8 The County shall encourage private rehabilitation of properties that are showing signs of deterioration and creating neighborhood neglect.

Implementation Programs

Program H-G.A The County shall continue to promote the rehabilitation of substandard housing

stock through the Affordable Housing Programs funded by federal and State grant funds and administered by the County. Improve the publicity and outreach effort to ensure program information reaches a maximum number of eligible

residents.

Responsibility: Planning & Resource Management Department

Time Frame: On going

Program H-G.B The County shall promote the rehabilitation of rental housing units through the

County's Affordable Housing Programs currently funded by the federal HOME

Investment Partnerships and CDBG Programs.

Responsibility: Planning & Resource Management Department

Time Frame: On going

Program H-G.C The County shall continue zoning and building code enforcement programs.

Responsibility: Planning & Resource Management Department

Time Frame: On going

Program H-G.D The County shall increase community outreach efforts to improve citizen

awareness of rehabilitation assistance programs.

Responsibility: Planning & Resource Management Department

Time Frame: On going

Program H-G.E The County shall consider adoption of an Administrative Fines Ordinance as a

tool to facilitate the enforcement of the Zoning Ordinance.

Responsibility: Board of Supervisors

County Counsel

Timeframe: FY 02-03

H. Fair and Accessible Housing

Goal H-H To promote equal access to housing, adequate financing, and insurance, that

allows all economic segments of the unincorporated portion of the County the

opportunity to purchase, sell, rent, and lease safe and decent housing.

Objectives

■ Provide rental assistance to 100 very low and low-income households through programs offered by the Housing Authority and other agencies.

■ Provide assistance to facilitate new and continued homeownership opportunities annually to an average of 150 very low and low-income households through 2007.

The County shall affirmatively further the cause of fair housing and encourage

resource management policies without imposing regulations which have the

Policies

Policy H-H.1

The County shall advocate fair housing practices in all sectors of housing, and Policy H-H.2 provide for investigation of housing discrimination complaints. Policy H-H.3 The County shall ensure that all new multi-family construction meets the accessibility requirements of the Federal and State laws through the local permitting processes. The County shall support programs that increase employment and economic Policy H-H.4 opportunities. The County shall encourage full utilization of federal and State housing Policy H-H.5 assistance programs that provide participants with decent affordable housing. Policy H-H.6 The County shall support the development of housing plans and programs, including new government subsidized housing, which maximize housing choice for minorities and lower income households. Policy H-H.7 The County shall wherever possible, implement adopted land development and

compliance with fair housing laws.

Policy H-H.8 The County shall conduct regular analysis of impediments to fair housing choice and implement programs to overcome identified impediments.

effect of excluding housing for lower income groups.

- Policy H-H.9 The County should cooperate with California State University research projects and other organizations or studies in order to acquire current information regarding special needs groups.
- Policy H-H.10 The County shall preserve mobile home parks, and encourage mobile home park development as a vital part of housing opportunities in the community.

Implementation Programs

Program H-H.A The County shall increase access to homeownership, and promote homeownership opportunities by continuing allocation of available grant funds such as federal HOME Investment Partnership Program funds to the County's Down Payment Assistance Program to assist eligible lower income households.

Responsibility: Planning & Resource Management Department Time Frame: On going

Program H-H.B The County will continue to provide fair housing services by contracting with a service provider (currently the Fair Housing Council of Central California). Fair

housing services will include: workshops for community groups that work with protected classes; training for housing providers; intakes, investigation and education concerning housing discrimination in rentals and sales; counseling and referrals for victims of housing discrimination; and coordination of other fair housing activities. The County will continue to focus fair housing outreach and education services to the rural areas including residents of the unincorporated communities of Fresno County.

Responsibility: Planning & Resource Management Department

Time Frame: Ongoing

Program H-H.C The County shall monitor the supply and costs of existing rental and ownership housing.

Responsibility: Planning & Resource Management Department

Time Frame: Annually

Program H-H.D The County shall develop record-keeping methods to track the County's accomplishments in meeting its New Construction Need allocation according to income group.

Responsibility: Planning & Resource Management Department

Time Frame: FY 02-03; Annual Monitoring

Program H-H.E The County shall support the provision of rental assistance, and publicize rental assistance programs such as Section 8 and other available rental programs.

Responsibility: Planning & Resource Management Department in

conjunction with Housing Authority

Time Frame: On going

Program H-H.F The County shall study possibility of implementing a Below-Market-Rate program in which new housing developments over a certain size provide at least 10 percent of their units to low-and moderate-income households or pay fees in lieu of the housing units to subsidize other low- and moderate-income projects.

Responsibility: Planning & Resource Management Department

Time Frame: FY 04-05

I. Environmental Conservation

Goal H-I To promote environmental conservation activities in residential neighborhoods.

Objectives

■ Provide for recycling of household waste material in single and multiple family residential areas.

■ To support and encourage residential development in areas supported by necessary services and located close to public transit lessening environmental impacts on the County.

Policies

Policy H-I.1	The County shall promote incorporation of source-separation recycling
	collection and storage areas into the design of multiple-family residential
	projects.

- Policy H-I.2 The County shall support residential development in communities that occurs in proximity to employment opportunities, thereby reducing commuter trips.
- Policy H-I.3 The County shall encourage mixed-use pedestrian and transit-oriented development.
- The County shall promote development of higher-density housing in areas Policy H-I.4 located along major transportation corridors and transit routes and served by the necessary infrastructure.
- Policy H-I.5 The County shall perform a review of environmental impacts when new housing development is proposed.
- Policy H-I.6 The County shall encourage green building techniques (use of recycled and environmentally friendly construction materials, etc).

Implementation Programs

The County shall:

Program H-I.A

The County shall continue to implement the California Environmental Quality Act (CEQA) to assess impacts of proposed residential development and identify means to mitigate the impacts.

Responsibility: Planning & Resource Management Department

Time Frame: On going

The County shall consider inclusion of design standards for new development Program H-I.B

that encourage alternative transportation (for example, bicycle lanes, bus turnouts, and direct pedestrian connections to transit lines) as a part of the update of the County Zoning Ordinance to conserve energy and improve air

quality.

Responsibility: Planning & Resource Management Department

Time Frame: FY 04-05

Program H-I.C The County shall implement program PF-F.A of the Public facilities and Services

Element to require new development to provide adequate areas for collection

and storage of recyclable materials.

Responsibility: Planning & Resource Management Department

Time Frame: Ongoing FY 02-03

J. Energy Conservation

Goal H-J Promote energy conservation activities in all residential neighborhoods.

Objective

■ Conserve affordability on 2,000 lower income residences through 2007 through promotion of voluntary energy conservation programs such as the Pacific Gas and Electric Company Weatherization Program.

Policies

Policy H-J.1 The County shall advocate and support federal and state actions to promote residential energy conservation.

Policy H-J.2 The County shall promote public awareness of the need for energy conservation.

Policy H-J.3 The County shall support development of program policies that achieve a high level of energy conservation in all new and rehabilitated housing units.

Policy H-J.4 The County shall encourage utilization of federal and state programs that assist homeowners in implementing energy conservation measures.

Policy H-J.5 The County shall promote and support Pacific Gas and Electric Company's "Energy Partnership Program" aimed at education and conservation efforts.

Policy H-J.6 The County shall promote and encourage the use of architectural design standards that reduce energy use.

Implementation Programs

Program H-J.A The County shall continue to incorporate conservation measures in its housing rehabilitation programs.

Responsibility: Planning & Resource Management Department

Time Frame: On going

Program H-J.B The County shall continue to implement Title 24 energy conservation measures in its plan check and inspection of new development.

Responsibility: Planning & Resource Management Department

Time Frame: On going

Program H-J.C The County shall promote and support Pacific Gas and Electric Company's "Energy Partnership Program" aimed at education and conservation efforts by

making informational brochures available at its planning and building permit counter.

Responsibility: Planning & Resource Management Department

Time Frame: FY 02-03

Program H-J.D The County shall expedite review and approval of alternative energy devices.

Responsibility: Planning & Resource Management Department

Time Frame: On going

Program H-J.E The County shall support energy conservation programs for low-income

households including referral to programs.

Responsibility: Planning & Resource Management Department

Time Frame: On going

QUANTIFIED OBJECTIVES

Type of	Very Low	Low	Moderate	Above	Total
Housing Project	Income	Income	Income	Moderate	Projects
Constructed	1,141	610	679	322	2752
Rehabilitated	106	56	63		225
Conserved	*	*	*	*	*

^{*} No units are identified "at risk" in the unincorporated area of Fresno County during the planning period of this Housing Element (2001-2007). Refer to the Assisted Housing section on page 7-45.